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ABSTRACT

Developed for use with second year industrial work experiance (IWE) students, this guide presents basic sample instructional materials for the IWE program. Each of the 10 units contains at least two lesson plans. The Lesson plan format includes the subject, objective, teaching aids, materials, references, preparation (of the learner), presentation (of the information, which includes an outline of instructional topics and key points), application, test, and suggested activities. Unit titles are Selecting the Job You Want, More on Communication, Advanced Employer-Employee Relations, Current Problems in Industry, Insurance, More on Income Taxes, Consumer Decision Making, Citizen Responsibilities, Corporations, Partnerships, and You, and Post High School Education and Training. Transparency masters and samples of student handout materials are included. (HD)

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INDUSTRIAL WORK EXPERIENCE II

Curriculum Guide

General Related Study Units

P. L. 90-576, TITLE II EPDA

GRANT NO. G12-75-4007

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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FOREWORD

This curriculum guide is designed to aid those charged with local administration and coordination of programs of Trade and Industrial Education, referred to as Industrial Work Experience Training Programs.

Acknowledgements of those contributing to this publication will be found in a succeeding section. This office is grateful to all who helped, and is most anxious to have this publication used by all Industrial Work Experience Coordinators and Administrators in the interest of a better I.W.E. program to serve the youth of Virginia.

Ben L. Baines
State Supervisor
Trade and Industrial Education

PREFACE

The primary purpose of this guide is to present basic sample instructional materials for the Industrial Work Experience Program. The basic instructional material used in this curriculum guide has been used successfully by coordinators in the ICT programs. This guide was developed using the ICT II Virginia Curriculum Guide as a reference. Basic changes have been made to better meet the needs of the IWE Coordinators and their students.

This curriculum guide was developed for second year IWE students in a special work shop held at Hermitage High School by Virginia Polytechnic Institute and State University, Blacksburg, Virginia.

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The sample lessons and handouts contained in this guide are only suggestive in nature. This guide is not designed as a course of study to be followed rigidly by the coordinator, but it does offer suggestions for objectives, content and methods. The coordinator is encouraged to produce his own transparencies, handouts and tests, utilizing selected sample materials contained herein.

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IWE II

UNIT I

SELECTING THE JOB YOU WANT

Lesson 1. Where, How and When You Will Work

Lesson 2. What Else Beyond The Pay Check?

Developed By

Roy M. Billingsley

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit I
Lesson 1

SUBJECT: Where, How and When You Will Work

OBJECTIVE: The student will be able to explain working conditions found in various types of industrial jobs.

TEACHING AIDS: Overhead projector, protective equipment such as face shield, safety hats, respirator, eye protection.

MATERIALS: Transparencies, company handbooks.

REFERENCES: Where Do You Fit In? C & P Telephone Company, 713 E. Grace Street, Richmond, Virginia 23219.
Occupational Outlook Handbook, United States Department of Labor.

I. PREPARATION (of the learner)

Have students list five things which they like best about the job of their mother or father . Discuss.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Indoor or Outdoor Work	
1. Indoor jobs	Discuss advantages of indoor work.
a. Stock clerk	1. Constant, comfortable temperature.
b. Custodian	2. Earning steadily, regardless of weather conditions.
c. Auto mechanic	STRESS: many indoor jobs are less hazardous than outdoor ones.
d. Factory worker	
e. Appliance repairman	
2. Outdoor jobs	Discuss advantages of outdoor work.
a. Forest ranger	1. Mobility of job provides a variety of scenery on each job.
b. Brickmason	2. Outside work gives one a feeling of being closer to nature.
c. Gardener	STRESS: Outdoor work is less confining than indoor work.
d. Logger	
e. Electric lineman	

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Indoor or Outdoor Work (continued)	
3. Combination: Indoor-Outdoor Jobs a. Truck driver b. Cab driver c. Heavy equipment operator d. Painter e. Plumber	Discuss advantages of working a door and outdoor job. Refer to transparency I-1-1.
B. Special Equipment Required	Discuss several occupations where special personal equipment is required and mention that it is sometimes very uncomfortable to wear. Show samples such as face shield, safety hats, respirator, eye protectors, and let students try on the protective equipment.
C. Travel Required	ASK: Would you take a job as a long distance truck driver? STRESS: Companies usually reimburse employees for travel, food, and lodging. STRESS: Amount of time away from home and family. Refer to transparency I-1-2.
D. Hours of Work 1. Day shift 2. Night shift 3. Breaks and meal periods	Point out the advantages and disadvantages of day versus night work. Refer to transparency I-1-3. STRESS: Ethics of abiding by break and meal period regulations.

III. APPLICATION

A. Have each student select a job in which he is interested. Ask him to talk to a worker employed in that field to discuss the good and bad points of that job.

B. Invite an employer or employee to talk to the class about selected occupations.

IV. TEST

Assign students several job titles. Ask them to list four good and four bad working conditions related to each job.

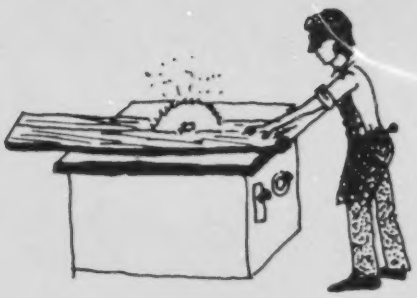
SUGGESTED ACTIVITIES:

Arrange one or more field trips to jobs where various working conditions may be observed.

Have students try on different types of protective clothing or equipment.

NEXT LESSON: What Else Beyond The Pay Check?

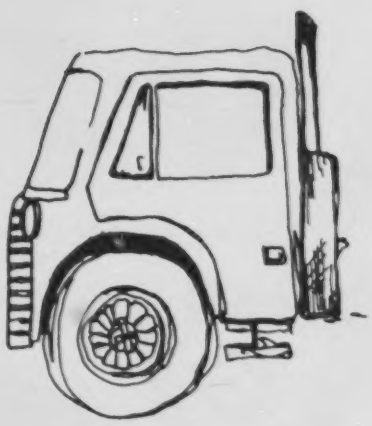
INDOOR OR OUTDOOR WORK?



INDOOR WORK
MACHINIST

OUTDOOR WORK
BRICK MASON

INDOOR AND OUTDOOR
TRUCK DRIVER

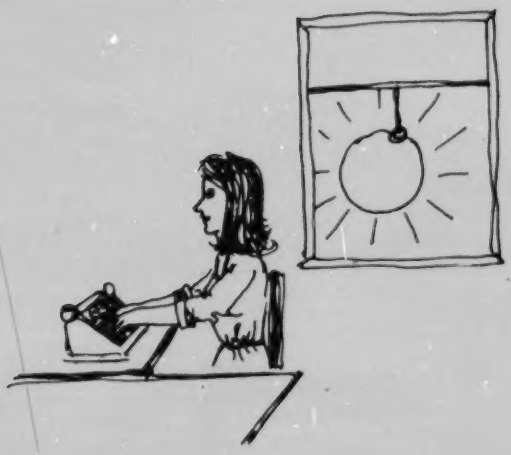


Transparency I-1-1

THE AMOUNT OF TRAVEL INVOLVED IS A FACTOR TO CONSIDER IN JOB SELECTION

WHAT HOURS WILL YOU BE REQUIRED TO WORK?

DAY SHIFT



NIGHT SHIFT

HOW MUCH TIME IS ALLOWED FOR MEALS, BREAKS?

Transparency I-1-3

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit I
Lesson 2

SUBJECT: What Else Besides A Pay Check?

OBJECTIVE: The student will explain 6 benefits to look for when applying for a new job.

TEACHING AID: Overhead projector

MATERIALS: Transparencies, pamphlets

REFERENCES: Employees Handbook, Virginia Electric and Power Co., 7th and Franklin Street, Richmond, Virginia 23219.

Where Do You Fit In? Chesapeake and Potomac Telephone Co., 713 East Grace Street, Richmond, Virginia 23219.

I. PREPARATION (of the learner)

Have each student make a list of four benefits his parents receive from their jobs, other than the pay check. Discuss the benefits at the beginning of this lesson.
Refer to transparency I-2-1.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Vacation and Holidays 1. National and state holidays	Have students help list holidays. 1. Lee-Jackson Day 2. President's Day 3. Easter 4. Memorial Day 5. Independence Day 6. Labor Day 7. Veteran's Day 8. Thanksgiving 9. Christmas
2. Vacation days based on length of service.	ASK: How many like to take vacations? Discuss length of vacations and when taken.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
B. Medical Benefits 1. Hospitalization insurance 2. Dental insurance 3. Company doctor 4. Sick pay 5. Workmen's compensation	ASK: How many have had a long hospital stay? Discuss advantages of medical benefits versus additional pay.
C. Savings Plans 1. Credit union 2. Government bonds 3. Company savings plans	Refer to transparency I-2-2. ASK: How many students have some type of savings plan?
D. Educational Benefits 1. Training plans 2. Educational assistance 3. Company library	Discuss advantages of educational benefits.
E. Group Life Insurance	Discuss advantages of group insurance. 1. Lower rates 2. No physical required usually. 3. Employer may pay part of premiums. 4. Greater total amount of insurance than student could afford otherwise.
F. Retirement Plans 1. Social security 2. Company - union pensions	ASK: What would you enjoy doing when you retire?
G. Recreational Opportunities 1. Company-sponsored sports 2. Company facilities	Refer to transparency I-2-3. Examples: bowling, tennis, golf, baseball Discuss enjoyment and social advantages of company recreation.

III. APPLICATION

Have students each select a company and present a report to the class on the fringe benefits offered.

IV. TEST

Have each student imagine he is present of a large company and that he would like to offer his employees good benefits. Student should then list five benefits other than paychecks and discuss the advantages of each benefit.

SUGGESTED ACTIVITIES:

A. Have each student write a different company to request a copy of the employee handbook.

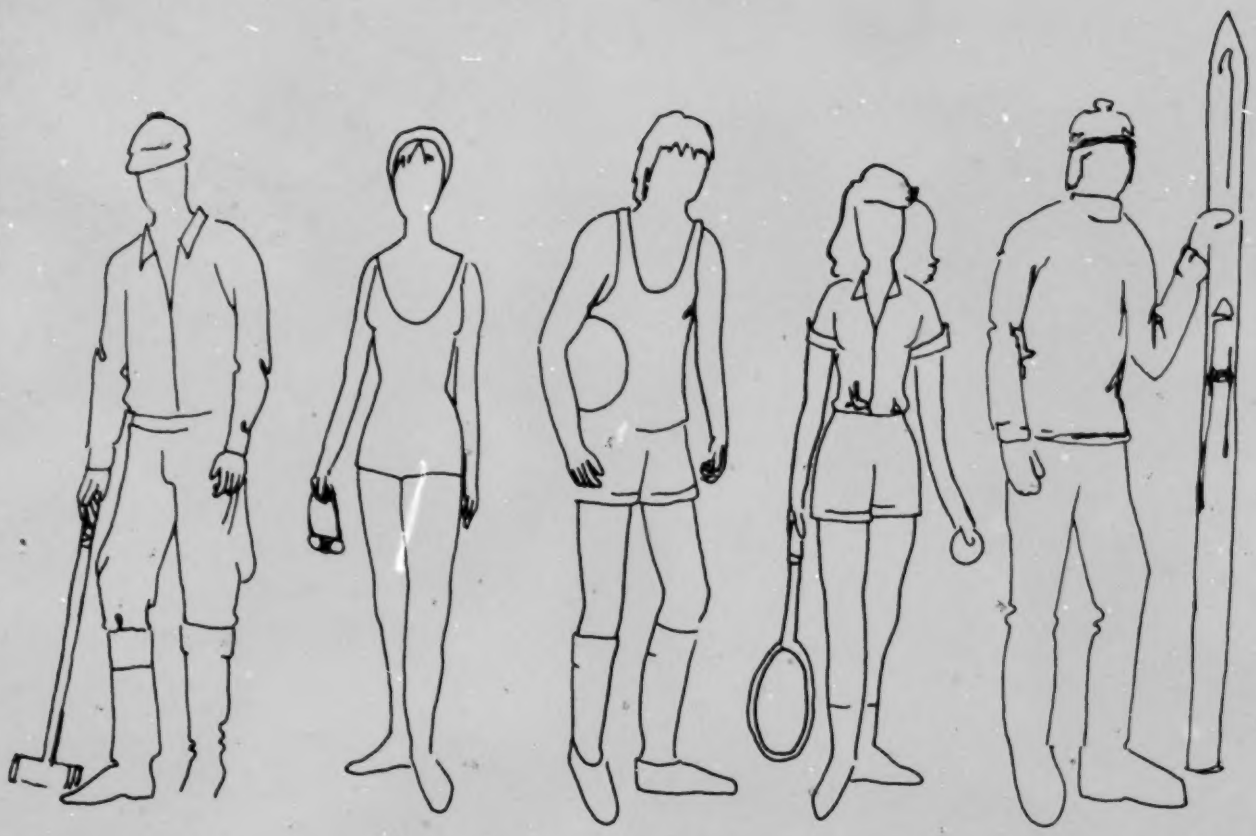
B. Show movie Florida - For Fun and Pictures. This film is designed to acquaint viewers with the wealth of recreational choices available in Florida.

YOUR HIDDEN PAY CHECK

Transparency I-2-1

SAVINGS PLANS

Transparency I-2-2



RECREATION

Transparency I-2-3

SUPPLEMENTAL
TEACHING MATERIALS FOR IWE
GENERALLY RELATED LESSONS
UNIT I

Pamphlets

Answers To Some Questions About Careers In Graphic Communications, Ossman Binding Corp., 1504 Belleville St., Richmond, Va. 23230.

Careers In The Crafts, International Association of Machinist and Aerospace Workers, 1300 Connecticut Ave., N.W., Washington,D.C 20036.

Career Opportunities at VEPCO, Virginia Electric Power Co., 7th and Franklin Streets, Richmond, Va. 23219.

Facing Facts About Choosing Your Life's Work, The Prudential Insurance Co. of America, Box #36, Newark, New Jersey 07101.

Opportunity In The Painting, Decorating and Coating Trade, National Joint Painting and Decorating Apprenticeship & Training Committee, 1709 New York Ave.,

Your Future & The Fabric Care, International Fabricare Institute, P. O. Box 940, Joliet, Illinois 60434.

C & P Telephone Co., 713 E. Grace Street, Richmond, Va. 23219

1. Plant Training Notes
2. Where Do You Fit In?

U. S. Army Recruiting Station, 4503 West Broad St., Richmond, Va. 23233.

1. High Cost of Dropping Out.
2. Join The People Who've Joined The Army.

Commonwealth of Virginia, Department of Labor and Industry, Division of Apprenticeship, 9th St. Office Building, P.O.Box 1814, Richmond, Va. 23219

1. Asbestos Worker Apprenticeship.
2. Iron Worker Apprenticeship.
3. Painter and Decorator Apprenticeship.
4. Shop Talk About the Electrical Trade.
5. Shop Talk About the Masonry Trade.
6. Shop Talk About the Metal Trade.
7. Shop Talk About the Pipe Trade.
8. Shop Talk About the Plasterer Trade.
9. Shop Talk About the Printing Trade.
10. Shop Talk About the Sheet Metal Trade.

Virginia Employment Commission, 609 E. Main St., Richmond, Va. 23219.

1. Building Maintenance Man Mini-Guide.
2. Electrical Appliance Serviceman Mini-Guide.
3. Electronics Assembler Mini-Guide.
4. File Clerk Mini-Guide.
5. Nurse's Aid Mini-Guide.

Pamphlets (continued)

Virginia Employment Commission, 609 E. Main Street, Richmond, Va. 23219.

6. Office Machine Serviceman.
7. Painter Mini-Guide.
8. Sales Clerk Mini-Guide.
9. Sewing Machine Operator.
10. Stock Clerk Mini-Guide.
11. Richmond Job Bank.
12. Warehouseman Mini-Guide.

IWE II

'JNIT II

MORE ON COMMUNICATIONS

Lesson 1. Interpersonal Relations

Lesson 2. Communication Via Mechanical Media

Lesson 3. Written Communications

Developed By

Carlton B. Dowdy

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit II
Lesson 1

SUBJECT: Interpersonal Relations

AIM: Students will demonstrate ability to make conversation, give oral directions to classmates, and make formal introductions.

TEACHING AIDS: Overhead projector, film projector, tape recorder.

MATERIALS: Handouts, transparencies, film series Your Communication Skills: The Exchange of Ideas, Visual Aids Service, University of Illinois, 1325 South Oak Street, Champaign, Illinois 61820.

REFERENCES: Rowe, K. L., and Jimerson, H.C., Communications in Marketing, New York: McGraw Hill Book Co.

Hegarty, Edward J., How To Talk Your Way To The Top. West Nyack, New York: Parker Publishing, 1973.

I. PREPARATION (of the learner)

Frank Young was broke. He had just received a notice from the finance company that his car payment was past due. He had been laid off from his job at the factory. As he looked for a new job he found that work was slow all over. He discovered an opening with an automobile parts and accessories company which paid better than his old job. But he would have to talk with strangers, as well as other employees. So Frank is still looking for work because he doesn't like talking to people.

Frank's shyness and lack of self confidence are big problems, but they could be overcome if Frank could learn to talk comfortably and confidently with others. Talking is an important part of almost any job, and that talking usually takes place among acquaintances and strangers, rather than among friends.

A person's ability to speak easily and effectively in work situations is usually an important factor in his success at his job, and in his prospects of advancement.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Conversation	
1. Define.	An informal spoken exchange of thoughts and feelings.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Conversation (continued)	Show film: Your Communication Skills: The Exchange of Ideas.
2. Conversation is a collaborative experience.	Collaboration - act of working together. Transparency II-1-1.
3. Conversation depends on both talkers and listeners.	Refer to handout II-1-2.
4. Conversation depends upon the maintenance of interpersonal collaboration. a. "keep the conversational ball rolling."	
5. Conversation is required for several reasons.	1. To gain understanding of another person's point of view. 2. To make our contacts with another person more enjoyable. 3. To learn another's needs so that one can adjust to them.
	Have each student introduce two other students to each other, remembering that men are to be introduced to women, and that younger people are to be introduced to older ones. Record on tape recorder. Refer to handout II-1-3.
B. A Pleasing Speaking Voice Is Important.	
1. Be relaxed	Demonstrate speaking to the students. Then have students repeat introductions as before, and tape record again. Play tape, and let students hear any improvement made.
2. Speak distinctly.	
3. Speak loud enough to be heard easily, but not too loud.	
4. Learn to pause. a. to give listeners time to absorb the meaning. b. to regain the listeners' attention. c. to give speaker time to organize thoughts	
5. Convey personal feelings.	

III. APPLICATION

Have students stage practice conversations, on given topics such as the value of one make of automobile vs. another make, or the interest in a particular TV or commercial film. Other students may criticize the conversations.

Have students practice making at least two introductions properly.

Have students take turns giving directions, such as how to change a tire, how to find the best route from home to school, etc.

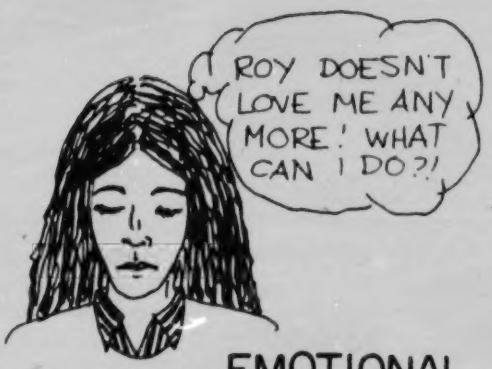
Bring a large picture for each student. Allow each person three minutes to study his picture, then place the picture behind him where he cannot see it, but the other students may observe it. Allow the students a few minutes to describe the picture to the class in a conversational manner.

IV. TEST

Progress may be measured by role playing a job interview, with the instructor playing the role of the interviewer.

ARE YOU LISTENING?

PRETENDING ATTENTION



EMOTIONAL DEAFNESS

YIELDING TO DISTRACTION

Transparency II-1-1

CONVERSATION

Talking with friends is easy, but people in industry should develop the ability to talk with strangers also. The worker who is not at ease with others has a severe handicap. In most jobs, the ability to know how to take part in a conversation is important. Most employment brings people in frequent contact with others whom they know only slightly, if at all.

Conversation is the spoken exchange of opinions or ideas between two or more people. Good conversation requires that at least two people have something to say and enough self-confidence to say it. There are three rules which you should follow if you want to be a good conversationalist.

The first rule is to listen. A good conversationalist is as eager to receive impressions and opinions as he is to give them. Listen with interest to the ideas others express, and let your face show that you are interested.

The second rule is to show respect and consideration for others. Controversial subjects, such as politics and religion, should be discussed tactfully with due courtesy for the opinions, or even the prejudices of others. Controversial subjects do not always involve politics or religion. On the job, such subjects as extra work may become controversial.

The third rule is to contribute to the conversation. Remember that conversation is like a ball game. When there are only two players, each must take turns keeping the conversational "ball" rolling, by making comments and asking questions. If there are more than two persons, each should do his part to make the discussion interesting. Simply listening and not talking is unfair; this type of situation is not conversation.

INTRODUCTIONS

An introduction is a courtesy action. Introductions are the acts of making people known to each other. One meaning of the word "introduce" is "to start." An introduction may start a friendship that will last many years, or it may start a business relationship that will lead to a rewarding career.

An introduction can be formal or informal. A person can introduce himself to someone else, or he can introduce others to each other. When performing introductions, gentlemen should be presented <u>to</u> ladies, and young people should be introduced <u>to</u> older persons. Whether an introduction is formal or informal, remember that it is a beginning, and beginnings are important. A introduction handled properly makes all persons feel more comfortable and tends to reflect favorably on the person making the introduction.

When being introduced to a new person, listen carefully for the correct name, and repeat it when you hear it. This will help you to remember the name. If you are unsure of the name, ask the person to spell it for you. The new acquaintance will usually be pleased that you cared enough to get the name right.

Handout II-1-3.

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit II
Lesson 2

SUBJECT: Communication Via Mechanical Media

OBJECTIVE: Students will be able to demonstrate proficiency in the use of the telephone and two way radio.

TEACHING AIDS: Telephone, walkie talkie sets, movie projector.

MATERIALS: Handouts and film (all available from the nearest Bell Telephone Company office) Your Communication Skills: Speaking. Visual Aids Service, U. of Illinois, 1325 South Oak St., Champaign, Illinois 61820

REFERENCES:

Hellman, Hal, Communications in the World of the Future. New York: M. Evans & Co.; or Philadelphia: Lippincott, 1975.

Hegarty, Edward J., How To Talk Your Way To The Top. West Nyack, New York: Parker Publishing, 1973.

I. PREPARATION (of the learner)

Use demonstration to illustrate use of the media. Start class broadcasting like a police dispatcher through a walkie talkie set. Show film, Your Communication Skills: Speaking.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Importance of Courtesy	
1. A speaker represents his company over the phone or radio.	Discuss. Bad manners are bad for business. Good manners cost nothing, and help both the employer and employee. Invite speaker from police, such as dispatcher, or a telephone company employee to discuss proper use of mechanical media.
B. Preparation for Delivery of Message.	
1. Be organized. a. Have notes concerning the subject of your message. b. Tell receiver the reason for your call. c. Know where to begin and end your message.	Have students role play; follow demonstrations of organized message delivery with class

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
C. Reception of a Message	
1. Answer signal at once. 2. Identify yourself and the organization. 3. Connect caller with requested receiver as soon as possible 4. If receiver not available, secure information needed to make a return call. 5. Write down date and time of message. 6. Keep a record of all messages.	Role play, giving each student in the class an opportunity to use all media available - telephone, walkie-talkie, two-way radios.
D. Telephone Manners	
1. Greet the other person courteously. 2. Use the caller's name. 3. Open and close the call in a courteous manner.	Use telephone company handouts to this discussion.
E. Importance of Voice	
1. Speak in normal pleasant voice. 2. Speak clearly and distinctly. 3. Hold mouthpiece or microphone at proper distance from mouth.	Have students demonstrate. Not too close and not too far.

III. APPLICATION

Role-playing in giving and receiving messages via telephone and two way radio systems.

IV. TEST

Identify the ten most frequent errors in media communications.

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit II
Lesson 3

SUBJECT: Written Communications

OBJECTIVES: The students will write a set of directions for a simple task, fill in a routine business form, and write a simple business letter.

MATERIALS: Handouts, film: Your Communication Skills: Writing. Visual Aids Service, University of Illinois, 1325 South Oak Street, Champaign, Illinois 61820.

REFERENCES: Brennan, Lawrence D. Effective Business Writing and Speaking. Paterson, New Jersey: Littlefield, Adams & Co., 1963.

Laird, Dugan and Hayes, Joseph R. Level Headed Letters. New York: Hayden Book Co., 1964.

Lawrence, Nelda R. Writing Communications In Business and Industry. Englewood Cliffs, New Jersey: Prentice-Hall, 1974.

I. PREPARATION (of the learner)

Describe a situation which demonstrates the need for accurately written communications.

Example: Jim Green received a telephone order for 12 cubic yards of concrete to be delivered to a residential address. He phoned an order to be delivered to an incorrect address. The truckdriver delivered the wet concrete to the address given, where no one was home, and later had to take the concrete to a dump.

What should Jim have done?

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Why Written Reports Are Necessary	Show film: Your Communication Skills: Writing.
1. Confirmation of a telephone order or conversation.	
2. Provides a legal record.	
3. Becomes a reminder of a conversation, plan, or telephone order.	Prevents forgetting important business.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
B. Routine Business Forms	Refer to handouts II-3-1, II-3-2.
1. Save time	For both writer and the reader.
2, Provide a complete record	Employee can fill in blanks on a form when he might forget part of a report.
3. Easier to read	Reader knows exactly where to look to find name, address, account number, price. Forms are all organized in same manner.
4. Fill in forms clearly, and correctly.	Write legibly.
a. Abbreviations	Use only commonly understood abbreviations

before noon, morning	A.M., a.m.
afternoon	P.M., p.m.
Months - January, February	Jan., Feb.
Centigrade	C., cent.
cubic	cu.
alternating current	a.c.
direct current	d.c.
Fahrenheit	F., fahr.
foot, feet	ft.
gallon	gal.
gram	g.
horsepower	h.p.
hours	hr.
kilogram	kg.
kilometer	km.
mile	mi.
miles per hour	mph.
number	no.
volt	v.
yards	yd.

C. Business letters	Refer to handout II-3-3.
Use proper form	
1. Date	Near top margin
2. Inside address	
3. Subject line	Optional - after inside address and before salutation.
4. Salutation	Dear Mr. Jones, or Gentlemen:
5. Body of letter	Message
6. Complimentary close	Yours truly, Sincerely,
7. Signature	Of writer

III. APPLICATION

A. Have students write a set of simple directions for a task (such as changing a tire), breaking down the task into simple steps which can be easily followed.

B. Have students complete a routine business form. I.e. service call to repair a washing machine, typewriter, etc. (See Handout II-3-2.)

C. Have students write a simple business letter on the basis of a telephone call concerning purchase of a new machine.

IV. TEST

Have students write a simple business letter, based on a given situation.

Have students complete a work repair order or work completion form for a freezer, automobile, or TV, etc.

YOUR COMPANY
BRANCH

INTER-OFFICE MEMO

(date) _____

(time) _____

To _____.

The attached is referred or returned for purpose checked.

_ _ _ _ Your information	_ _ _ _ Supply information where checked
- - - - Your file	_ _ _ _ Supply information for reply
_ _ _ _ Read and return	_ _ _ _ Comment
_ _ _ _ Handle as see fit	_ _ _ _ Investigate and report
_ _ _ _ Recommendation	_ _ _ _ Reply to writer.

WHILE YOU WERE OUT, MR. _

_ _ _ _ Called to see you	_ _ _ _ Will call again
_ _ _ _ Telephoned	_ _ _ _ Phone him at _ _ _ _ _ _ _ _ _

_ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

YOUR COMPANY NAME
BRANCH

SERVICE CALL RECORD: DATE: _____

CUSTOMER'S NAME _____

CUSTOMER'S ADDRESS _____

SERVICE REQUESTED _____

RECOMMENDATION:

Describe existing conditions and the action necessary to repair the machine.

PARTS: PRICE:

_____ $ _____

_____ $ _____

_____ $ _____

TOTAL: $ _____

_____ hours @ _____ LABOR: $ _____

TAX: $ _____

TOTAL: $ _____

SERVICEMAN signature CUSTOMER signature

_____ _____

Handout II-3-2

ACME CONSTRUCTION COMPANY
100 Main Street
_____, Virginia 24000

June 10, 19__

Mr. John Smith, Manager
_____ Cement Company
6452 Fifth Street
Johnston, West Virginia 26234

Dear Mr. Smith:

This is a sample letter, written in a popular letter style, modified block with indented paragraphs. If this were block style, the date and signature would be written at the left margin.

Most business letters are written on company stationery or on plain paper, 8 1/2 x 11". The date should be written three or four lines before the inside address which begins at the left margin. Two or three lines are left before the next part of the letter.

Correct punctuation includes a colon after the salutation, and a comma after the complimentary close, but no punctuation marks are necessary at the end of the lines in the inside address.

When a letter is addressed to a company, rather than a particular person, the correct salutation would be "Gentlemen:" instead of Dear Mr. Smith:.

A good business letter is clearly written and easy to read.

Yours truly,

Robert J. Green

Handout II-3-3

SUPPLEMENTAL
TEACHING MATERIALS FOR IWE
GENERALLY RELATED LESSONS
UNIT II

BOOKS:

Bassett, Glenn A. The New Face of Communication. Binghamton, New York: Vail-Ballou Press for American Management Association, 1968.

Brennan, Lawrence D. Effective Business Writing and Speaking. Paterson, N.J., Littlefield Adams & Co., 1963.

Eisenberg, Abne M. & Smith, Ralph R. Nonverbal Communication. Indianapolis, Bobbs-Merrill, 1971.

Hegarty, Edward J. How To Talk Your Way To The Top. West Nyack, New York: Parker Publishing, 1973.

Hellman, Hal Communications in the World of the Future, New Rev. Ed New York: M. Evans & Co., or Philadelphia: Lippincott, 1975.

Laird, Dugan and Hayes, Joseph R. Level-Headed Letters. New York: Hayden Book Co., 1964.

Lawrence, Nelda R. Writing Communications in Business and Industry. 2nd ed. Englewood Cliffs, New Jersey: Prentice-Hall, Inc. 1974.

Rowe, K. L., and Jimerson, H.C., Communications in Marketing. New York: McGraw-Hill Book Co.

Film Series: Visual Aids Service, University of Illinois, 1325 South Oak St., 1969. Champaign, Illinois 61820.

Your Communication Skills: Listening 10 min. Shows that no communication takes place if the listener does not understand the speaker's jargon.

Your Communication Skills: Speaking. 10 min. Demonstrates that a speaker must select his language to suit his audience. Includes ways to avoid boring others.

Your Communication Skills: The Exchange of Ideas. 10 min. Defines communication as the exchange of verbal or nonverbal messages between sender and receiver. Suggests skills to improve communication.

Your Communication Skills: Writing. 12 min. Shows need for precise words in conveying information, feelings to others. Shows how to select words that communicate the desired message. Demonstrates the effect a written message has on the reader.

IWE II

UNIT III

ADVANCED EMPLOYER - EMPLOYEE RELATIONS

Lesson 1. Promotion, Pay Increase, and Termination of Employment

Lesson 2. Employer's and Employee's Legal Obligations

Developed By

Thomas A. Verbeke

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit III
Lesson 1

SUBJECT: Promotion, Pay Increase, and Termination of Employment

OBJECTIVES: The student will be able to: (1) describe ways of obtaining promotions and salary increases, and (2) discuss ways of terminating employment.

TEACHING AIDS: Overhead projector, filmstrip projector.

MATERIALS: Filmstrip: Staying With It and Getting Ahead. Changing Times Education Service, Washington, D. C. 20006. Transparencies, handouts, and pretest - posttest.

REFERENCES: How You Can Get A Better Job. American Technical Society, Chicago, Illinois, 60637.
What Employers Want. Science Research Associates, Chicago, Illinois, 60611.
Succeeding In The World Of Work. McKnight and McKnight Publishing Company, Bloomington, Illinois, 61701.

I. PREPARATION (of the learner)

A. Show filmstrip: Staying With It And Getting Ahead.
B. Pretest: Refer to Pretest - Posttest III-1-1.
C. Cite real life case situations applicable to the lesson objectives.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Factors and Conditions to Consider in Promotions and Salary Increases	This section deals with positive conditions desirable for future employment.
1. Human relations	The instructor will list and discuss the types of human relations which will promote pay increases and promotions while working with the following people: superiors, subordinates, and fellow workers on the same level. Examples: respect, courtesy, cooperation and constructive criticism.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
2. Tangible factors (those factors which can be measured at an actual or approximate value)	List and define the following tangible factors which affect raises and promotions: quality of work, quantity of work, seniority, knowledge and job training, attendance and punctuality. Show transparencies III-1-2, III-1-3, III-1-4, III-1-5, III-1-6, III-1-7, III-1-8, III-1-9.
3. Intangible factors (those factors which are not easily measured)	Describe the following intangible factors which affect raises and promotions: ability to think, adaptability, initiative, good listening habits and cooperativeness.
B. Types of Raises	List, describe and discuss the discuss the different types of raises.
1. Merit raise	Increase in pay for doing work above and beyond what is required.
2. Salary scale step	In professional type salary scales, it is a regular increase for each year's experience.
3. Cost of living increase	A percentage increase directly related to the increase in the national cost of living.
4. General salary increase (Union type scale)	General hourly wage increase.
C. Types of Promotions	Describe and discuss the different types of promotions.
1. Departmental	This is usually the first step of advancement. Example: instead of working in the Parts Department of an auto dealership, you are promoted to manager of the Parts Department.
2. Job with more responsibility within the company.	Describe and discuss the necessary attitudes and qualities for promotion to this position, i.e., work, politics, etc. Example: instead of working as manager of the Parts Department of an auto dealership, you are promoted to Service Manager.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
3. Job with more responsibility with another company.	Describe and discuss the difference in the new environment, system of achievement, personalities of the personnel, different politics. Example: instead of working as manager of the Parts Department of an auto dealership, you accept a job as a service representative for an entire state and for a different auto company.
D. Methods of Terminating Employment	Describe the different methods of job termination.
1. Permanent termination	Discuss and demonstrate the different methods of terminating a job: advance notice, (oral letter, See Handout III-1-10), released (fired), and mutual agreement. Use Handout III-1-11 to demonstrate keeping the "doors open" with the company for future employment, and providing for good references for work with another company.

III. APPLICATION

A. Have students role play situations which will enhance salary increases and promotions.

B. Have students role play situations which will affect their future employability if they do not adhere to proper termination procedures.

C. Have students discuss job termination and "Burning Bridges", (Handout III-1-11

IV. TEST

A. Give posttest (see Pretest - Posttest III-1-1).

B. Have students write a short concise letter of job termination.

SUGGESTED ACTIVITIES: Have students keep a weekly log of methods which they have tried to improve human relations where they work. Have students discuss effective methods.

NEXT LESSON: Employer and Employee Legal Obligations.

EMPLOYER - EMPLOYEE RELATIONS

PRETEST - POSTTEST

1. When is the best time to find out about opportunities for advancement and pay increases with a company?

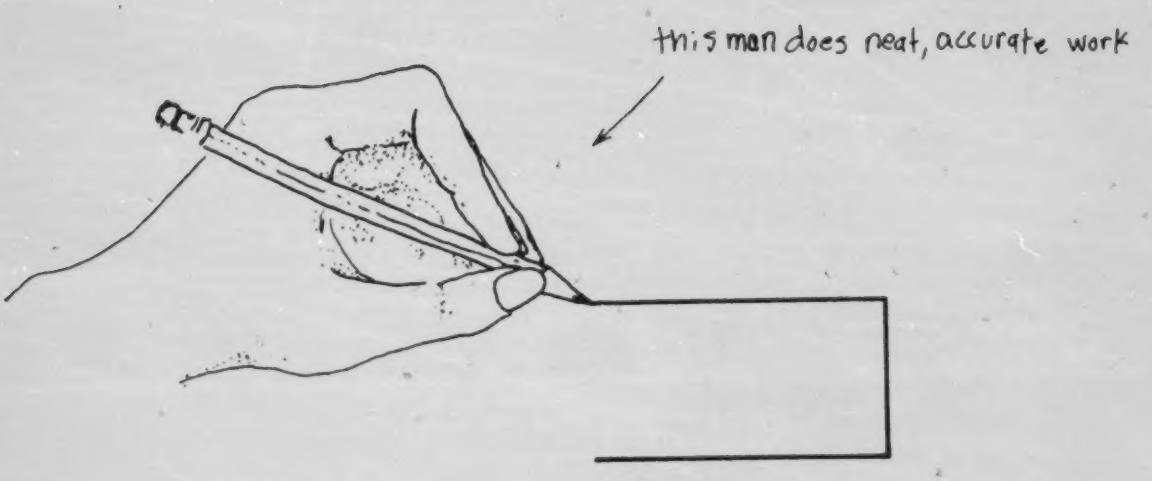
2. What questions should you ask yourself about deserving a job promotion or a raise?

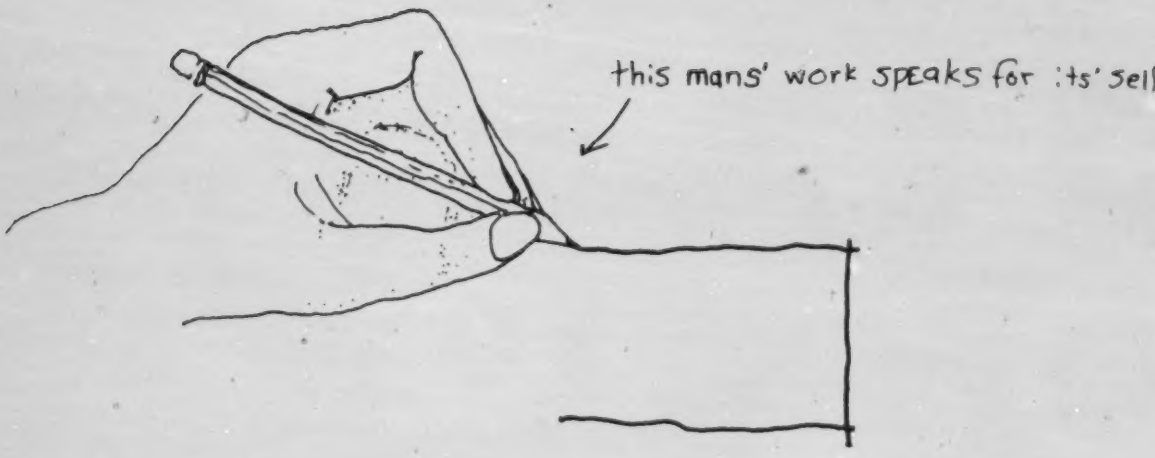
3. If you decide to quit your job, what should you tell your employer?

4. What things should an employer consider in deciding who will be promoted?

5. List or discuss advantages and disadvantages or employer-employee contracts.

QUALITY OF WORK





WHO DESERVES MORE MONEY?

Transparency III-1-2

QUANTITY OF WORK

THIS FELLOW IS READING THE # 1 BEST SELLER

WHO DESERVES MORE MONEY?

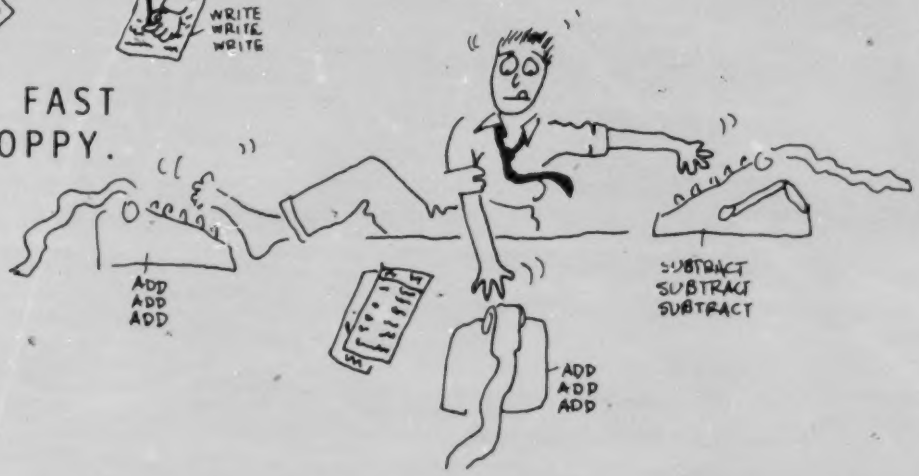
THIS MAN IS DOING HIS WORK, AND KEEPS UP WITH DEADLINES

Transparency III-1-3

TRY TO ACHIEVE A BALANCE OF QUALITY AND QUANTITY

SAM IS SLOW
BUT CORRECT.

JACK IS FAST
BUT SLOPPY.



BUT: JILL HAS TO CORRECT JACK'S WORK & FINISH THE REST OF SAM'S WORK.

Transparency III-1-4

SENIORITY

WHY DOES ONE PERSON DESERVE MORE MONEY?

Transparency III-1-5

KNOWLEDGE OF THE JOB

WHICH MAN DESERVES MORE MONEY?

Transparency III-1-6

TRAINING——

THIS MAN ASKS FOR HELP FROM SOMEONE EXPERIENCED

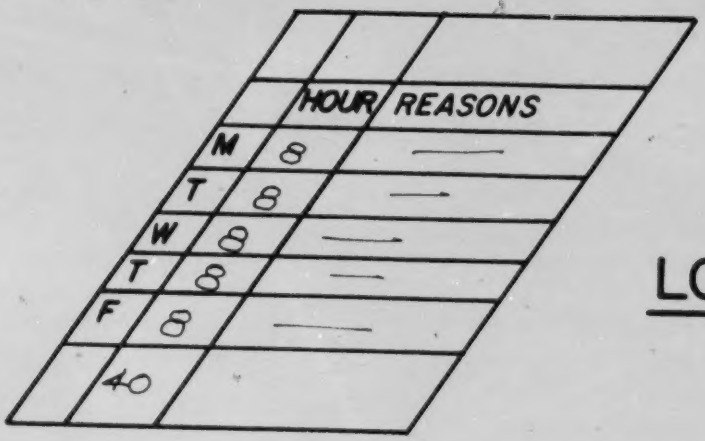
WHICH MAN IS MORE VALUABLE TO HIS COMPANY ?

THIS MAN WASTES TIME TRYING TO FIGURE IT OUT HIMSELF

Transparency III-1-7

ATTENDANCE

WHICH·MAN·WOULD·YOU·RATHER·HAVE·WORKING FOR·YOU?!

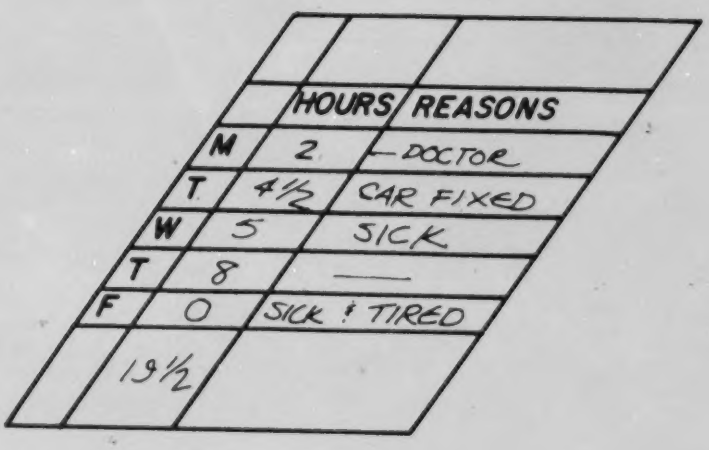


	HOUR	REASONS
M	8	—
T	8	—
W	8	—
T	8	—
F	8	—
	40	

LOU

OR

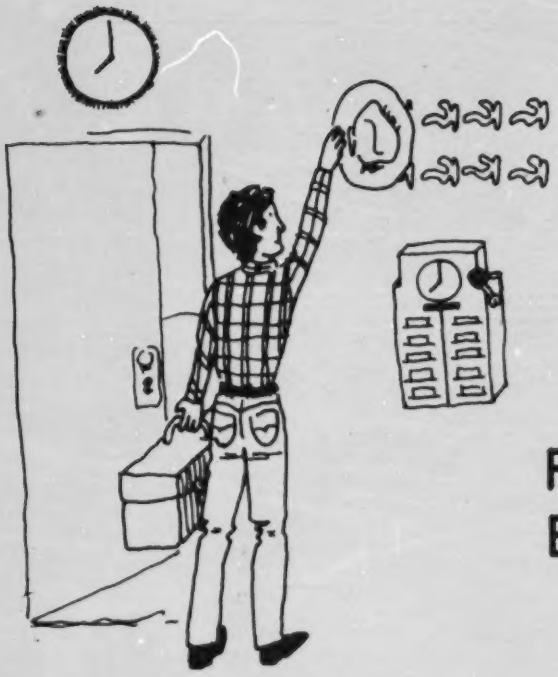
DANIEL



	HOURS	REASONS
M	2	— DOCTOR
T	4½	CAR FIXED
W	5	SICK
T	8	—
F	0	SICK ! TIRED
	19½	

Transparency III-1-8

PUNCTUALITY



ROY IS ON TIME
EVERY DAY

HANK COMES IN
EVERY DAY 10 OR
20 MINUTES LATE

WHICH MAN WOULD YOU RATHER
PAY MORE MONEY TO?

Transparency III-1-9

March 17, 1976

M E M O R A N D U M

TO: James Johnson

FROM: Walter Smith

SUBJECT: Resignation as Receiving Clerk

This is to inform you of my resignation as receiving clerk and termination of employment with the XYZ Company effective (date).

While my association with the XYZ Company has been relatively brief, it has been most pleasant and is one that I end with regret. My first responsibility, however, is to those for whom I must provide a livelihood. With the uncertain security of my present employment and the lack of opportunity for advancement, I feel that I must accept another position which offers a higher salary as well as other advantages.

I shall miss my association with the XYZ Company. The experience and knowledge gained will be of great value to me in the future. I wish to express my appreciation to you for having given me the opportunity to work for the XYZ Company for the past two years.

Very truly yours,

Walter Smith

Handout III-1-10

BURNING BRIDGES

Mike is very excited about his new job because he will receive a higher hourly wage. He has not notified his present employer that he plans to terminate his employment for the higher paying job. Mike decides: "Why worry about this place? After I get my check Friday I won't come back".

Questions to discuss.

A. How does this look to the employer?

B. Will he be able to work there again?

MAINTAINING CONNECTIONS

Richard is planning on taking a higher paying job at another company. He gives an oral announcement of his termination two weeks in advance. He follows this up with a written notice. In the notice he expresses his satisfaction with the company and his regrets in having to leave.

Question to discuss.

Does this termination have any advantages over the previous one?

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit III
Lesson 2

SUBJECT: Employer and Employee Legal Obligations

OBJECTIVES: The student will be able to: (1) explain the employer's obligations to an employee, (2) describe the employee's legal obligations to an employer, and (3) discuss advantages and disadvantages of employment contracts.

MATERIALS: Employer-employee contracts, Handy Reference Guide

REFERENCES: Vollmer, Howard M. Employee Rights and the Employment Relationship.
Handy Reference Guide to Fair Labor Standards Act, Item No 777-B, U.S. Department of Labor, Wage & Hour Division, Washington D. C.

I. PREPARATION (of the learner)

A. What if an employer asks you to do something unsafe?
B. What if an employee refuses to wear safety glasses.
C. What if an employee violates a security agreement?

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Employer's Legal Obligations to Employees	STRESS: the employer is required by law to perform certain payroll deductions.
1. Payroll deductions (written authorization by employee)	List on the blackboard and discuss the following: insurance, social security, income taxes, union dues, bonds, credit union.
2. Legal insurance	Describe and discuss the following: workmen's compensation, social security, unemployment compensation. NOTE: stress coop pertinence.
3. Federal regulations	Explain and discuss wages, hours, and occupational safety laws. NOTE: Use Handy Reference Guide. Invite speaker from State Department of Labor and Industry. NOTE: Stress overtime and minimum provisions.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
B. Employee's Legal Obligations To Employer	STRESS the moral and legal obligations which the employee has to his employer.
1. Honor contracts	Show and discuss employer-employee contracts. Stress that breaking contracts can cause trouble in future employment.
2. Safety	STRESS: It is the responsibility of the employee to adhere to all safety regulations.
3. Security	Discuss and explain that in some jobs it is necessary to participate in security checks and/or bonding. NOTE: It may be necessary under certain conditions to submit to a lie-detector test.
C. Advantages of a Written Contract For Employer and Employee	STRESS the numerous benefits derived from written contracts.
1. Duties	Duties are spelled out for both employer and employee.
2. Salary	Establishes the rate at which one is to be paid, with any added stipulations for pay increases.
3. Controls	Establishes control standards over possible dictatorial or autocratic employers.
4. Expectations (conditions)	Understanding between employer and employee results in fewer unknown situations, thereby improving production.
5. Decision making	Gives the employee a voice in decision making.
6. Restrictions, allowances	Discuss the restrictions on participating in militant actions, or the permission to participate in limited actions. NOTE: Some jobs are non-union, therefore very definite rules governing strikes, walkouts, etc. are imposed. Handout III-2-1.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
D. Disadvantages of a Written Contract	STRESS the various disadvantages between employer and employee.
1. For the employer	STRESS: (a) Additional duties cannot be imposed without additional compensation; (b) arbitrary demands upon employees are controlled; (c) must show just cause for dismissal; (d) cannot show bias.
2. For the employee	STRESS: (a) Individual raises are out; (b) compelled to maintain a certain level of proficiency; (c) union dues must be paid; and (d) financial burden of employee if company strikes.

III. APPLICATION

A. Have students role play employer-employee union and non-union situations.
B. Have students bring payroll stubs to discuss deductions.
C. Have students calculate social security, taxes, and deductions.

IV. TEST

A. Have students list and discuss the legal obligations which exist between the employer and employee.
B. Have students write a simple employmemt contract.

SUGGESTED ACTIVITIES:

A. Invite a personnel manager to class to discuss the legal obligations of the employer and employee.
B. Invite a guest speaker from the Social Security Office, Internal Revenue Service, or a federal mediator.

NEXT LESSON: Current Problems in Industry

Employer-Employee Contract

THIS CONTRACT for the personal services of musicians, made this _____ day of _____,]9____, between the undersigned employer (hereinafter called the "employer") and _____ ARTIST (hereinafter called "ARTISTS").

WITNESSETH, That the employer hires the ARTISTS as musicians on the terms and conditions below. The leader represents that the employees already designated have agreed to be bound by said terms and conditions. (Each employee yet to be chosen shall be so bound by said terms and conditions upon agreeing to accept his employment). The employee severally agree to render collectively to the employer services of the orchestra under the leadership of _____ as follows:

Name and Address of Place of Engagement_____

_____

Date(s) of Employment_____

Hours of Employment_____

Breaks (number)_____ length_____

Type of Engagement_____

The ARTISTS consists of _____musicians, and _____ technicians

WAGE AGREED upon $_____

To be paid _____

Down payment_____

ADDITIONAL TERMS AND CONDITIONS

The employer shall at all times have complete control over the services of employees under this contract, and the leader shall, as agent of the employer, enforce disciplinary measures for just cause, and carry out instructions as to the selection and manner of performance. The agreement of the employees to perform is subject to proven detention by sickness, accidents, or accidents by means of transportation, riots, strikes, epidemics, acts of God, or any other legitimate conditions beyond the control of the employees. On behalf of the employer the leader will distribute the amount received from the employer to the employee, including himself.

Handout III-2-1

The performance to be rendered pursuant to this agreement are not to be recorded, reproduced, or transmitted from the place of performance, in any manner or by any means whatsoever, in the absence of a specific written agreement between the employer and _____, relating to and permitting such recording, reproduction or transmission.

The employer, in signing this contract himself, or having such signed by a representative, acknowledges his (her or their) authority to do so and hereby assumed liability for the contract.

Employer's Name _____

_____

Address _____

_____

City _____

Phone _____

Employer's Name _____

_____

Address _____

_____

City _____

Phone _____

OTHER TERMS, CONDITIONS AND/OR COMMENTS:

Handout III-2-1 (cont.)

SUPPLEMENTAL
TEACHING MATERIALS FOR IWE
GENERALLY RELATED LESSONS
UNIT III

Books

Gruenfield, Elain F. Promotion. Ithaca: New York State School of Industrial and Labor Relations, Cornell University, 1975.

Kimbrell, Grady and Vineyard, Ben S., Succeeding In The World Of Work. Bloomington, Illinois: McKnight and McKnight Publishing, 1970.

Lasher, Willard K., How You Can Get A Better Job (5th ed.) Chicago, American Technical Society, 1972.

Vollmer, Howard M. Employee Rights and the Employment Relationship. Berkeley: Institute of Labor Relations, University of California, 94700, 1960.

Wermel, Michael T. and Beideman, Geraldine M., Employee Benefit Program. Pasadena: Benefits and Insurance Research Center, California Institute of Technology, 1961.

Pamphlets

Handy Reference Guide to Fair Labor Standards Act, Effective May 1, 1974 (WH Pub No. 1282) (L 36.208:F 15/974) Wage and Hour Division, Labor Department, Washington, D. C. 20210. 60¢.

Worthy, James C. What Employers Want. Science Research Associates, Chicago, Illinois, 57 West Grand Avenue, 60611.

IWE II

UNIT IV

CURRENT PROBLEMS IN INDUSTRY

Lesson 1. Personal Conduct in Work Situations.

Lesson 2. Environmental Problems

Developed By

S. W. Wells

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit IV
Lesson 1

SUBJECT: Personal Conduct in Work Situations

OBJECTIVES: The student will: (1) list attitudes and characteristics needed on the job, (2) explain how to conduct himself in a work situation, (3) explain why companies have rules and regulations for employees, (4) explain reasons why people are fired.

TEACHING AIDS: Overhead projector, movie projector, transparencies.

MATERIALS: Films: Your Job: You and Your Boss and Your Job: Fitting In. Coronet Instructional Films, 65 E. S. Water St., Chicago, Illinois 60601.
Game: Supervisor's Survival Kit by E. N. Chapman, Science Research Associates, 259 E. Erie St., Chicago, Illinois 60611.
Transparency kits with booklets, The Case on Drugs: Where It Is. . . Where It Isn't and Alcohol: Use and Misuse, 3M Company, 3M Center, St. Paul, Minnesota 55101.

REFERENCES: Booklets: Snick, Daniel, Your Personality and Your Job, and Worthy, James C., What Your Employers Want, Science Research Associates, Inc., 259 E. Erie St., Chicago, Illinois 60601

Kimbrell, Grady and Vineyard, Ben S., Succeeding In The World Of Work, McKnight and McKnight Publishing Company, Bloomington, Illinois, 51701.

SPEAKER: Invite a representative from a local industry to speak to the class about employer-employee relations.

I. PREPARATION (of the learner)

A. Tell the story of why someone was fired from a job either because of a conflict with his boss or with a co-worker. Cite reason.
B. Explain why pleasant personality and a positive attitude about yourself and others are important.
C. Have students read over Handout Iv-1-1 and discuss.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Getting Along With the Boss 1. Admit your errors. 2. Be attentive.	Ask students to list ways to conduct themselves on the job which will help them get along well with the boss.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Getting Along With The Boss.(cont.)	
3. Do all tasks assigned, even the less desirable ones.	
4. Look for ways to improve your job.	
5. Be regular and dependable.	Show film, Your Job: You and Your Boss, and review film.
6. Be honest.	
7. Like your work.	
8. Do your job well.	
9. Be responsible.	
10. Be friendly.	Show and discuss transparencies IV-1-2, IV-1-3, IV-1-4.
11. Stick to a job through completion.	
12. Take the initiative.	
13. Learn to listen.	
14. Respect authority.	
15. Take your job seriously.	
B. Getting Along With Co-Workers	Stress: The importance of getting along with your fellow workers.
1. Know your fellow workers.	
2. Be helpful.	
3. Be friendly.	Ask: Do you think it is necessary to get along with your fellow workers? Defend your position.
4. Value your integrity.	
5. Be patient.	
6. Have a sense of humor.	
7. Avoid gossip.	Ask: What happens to company morale when co-workers do not get along on the job?
8. Have an interest in others.	
9. Have good manners.	
10. Avoid horseplay.	
11. Do your share of the work.	Show film: Your Job: Fitting In. Discuss main points from film.
12. Don't downgrade your fellow workers.	
13. Don't be a solo worker.	Stress: Employees may be fired if they cannot get along with co-workers.
14. Don't pass the buck.	
15. Don't be self-centered.	
16. Don't be a "know-it-all".	
17. Stay neutral in disputes.	
18. Leave your personal problems at home.	
C. Reasons People Are Fired	Relate a case of an employee who has been fired and cite the background.
1. Using drugs and alcohol on job.	
2. Tardiness	Have students play selected games from "Supervisor's Survival Kit". See Game IV-1-5.
3. Laziness	
4. Unstable and not dependable	
5. Dishonesty	
6. Inattentive	

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
C. Reasons People Are Fired (cont.) 7. Disloyalty 8. Absenteeism 9. Unreliability 10. Wastefulness 11. Carelessness 12. Unpleasant disposition	Have students cite examples of conflicts on the job and the outcomes. Show transparency IV-1-6
D. Why a Company Has Rules And Regulations 1. How they affect you 2. Why they are important 3. Your protection 4. Safety regulations 5. Necessity in industry	Invite a representative from a local industry to discuss why a company has rules and regulations. Have students explain a rule or regulation which is enforced at their place of employment. Stress: Those who receive promotions and raises (1) strive to get along with the boss and co-workers, (2) comply with the rules and regulations of the company, (3) do a quality job.

III. APPLICATION

A. Have students play the games from "The Supervisor's Survival Kit" on topics which best suit your class. Topics can be selected from:
   1. Getting Results Through People - -
   2. The Supervisor - Employee Relationship
   3. Delegate More - Worry Less
   4. Walk In Smiling
   5. The Formal Appraisal
   6. Supervisors Are Also Teachers
   7. The Female Supervisor
   8. Doing Your Own Thing - Together

B. Use a skit to demonstrate how uncooperative workers affect others on the job.

C. Have students cite examples of conflicts on the job and the outcomes.

IV. TEST

A. List three reasons why it is important to get along with the boss.

IV. TEST (cont.)

B. List three reasons why one should get along with co-workers.

_____

_____

SUGGESTED ACTIVITIES:

A. Have students cite examples of employer-employee conflicts on the job and how they were solved.

B. Read selected sections of Succeeding in the World of Work, Chapters 5 - 7: pages 89 - 150.

NEXT LESSON: Environmental Problems

RATE YOUR PERSONALITY

		Yes	No.
1.	Do you criticize others often?	____	____
2.	Do you complain much to others?	____	____
3.	Are you helpful to your employer and co-workers?	____	____
4.	Are you on time for work?	____	____
5.	Are you friendly to your co-workers?	____	____
6.	Can you accept responsibility for your own mistakes?	____	____
7.	Do you do the work assigned as well as you can?	____	____
8.	Do you listen carefully to your co-workers and your employer?	____	____
9.	Do you look people in the eye when you talk to them?	____	____
10.	Do you have many interests outside of your job?	____	____
11.	Do you respect the opinions and ideas of others, even when they are different from yours?	____	____
12.	Are you willing to change your ideas, dress, or behavior if the job requires it?	____	____

(Answers should be No to questions 1 and 2, Yes to 3 - 12.)

Too many different answers mean the student should try to improve his personality and develop a more positive and more favorable attitude in his relations with others in his work.

Handout IV-1-1

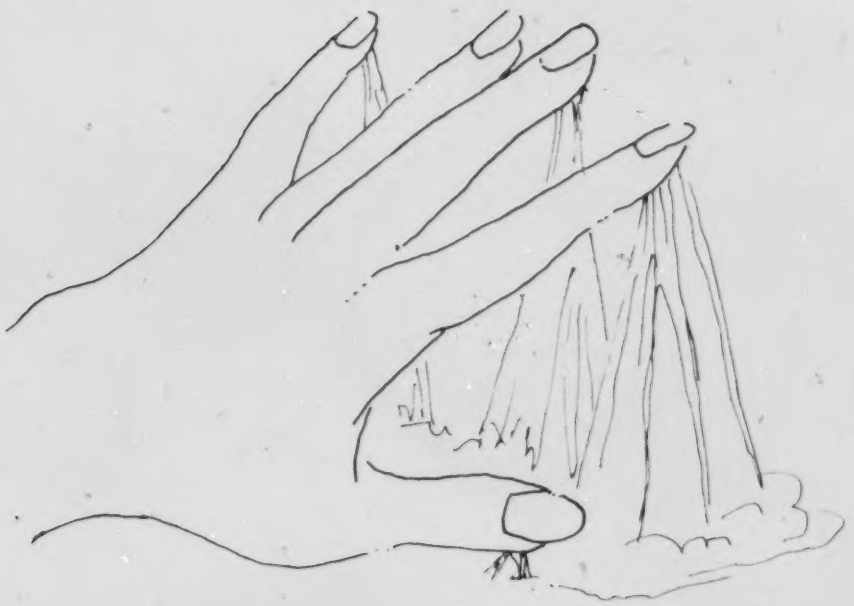
THERE ARE TASKS NO ONE LIKES TO DO——

BUT THOSE WHO DO THEM

MAKE A GOOD IMPRESSION ON THE BOSS

Transparency IV-1-2

STICK TO A PROJECT ——————



UNTIL IT IS DONE!!

Transparency IV-1-3

TAKE YOUR JOB SERIOUSLY

AND DO YOUR WORK WELL!

Transparency IV-1-4

SUGGESTED GAME

Supervisor's Survival Kit, by Chapman, E. N.

Science Research Associates
259 East Erie Street
Chicago, Illinois 60611

Time Required: 1 hour per mini-game

Number of Players: No limit

OVERVIEW:

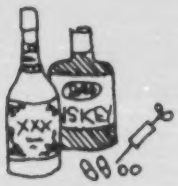
The Supervisor's Survival Kit is comprised of mini-games which involve role-playing techniques and content materials related to the mini-game. Two class periods are required to present the content material (first period) and to administer the mini-game followed by a discussion session (second period).

Topics presented include:

Getting Results Through People
The Supervisor - Employee Relationship
Delegate More - Worry Less
Walk In Smiling
The Formal Appraisal
Supervisors Are Also Teachers
The Female Supervisor
Doing Your Own Thing - Together

12 WAYS TO GET FIRED

1. DRUGS AND ALCOHOL

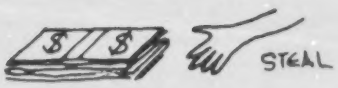


2. TARDINESS

3. LAZINESS

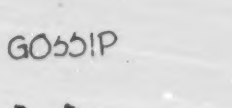
4. UNSTABLE

5. DISHONESTY

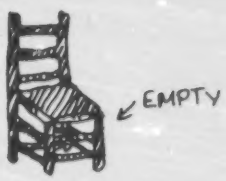


6. INATTENTIVE

7. DISLOYALTY



8. ABSENTEEISM



9. UNRELIABLE

10. WASTEFUL

11. CARELESS

12. UNPLEASANT DISPOSITION

Transparency IV-1-6

INSTRUCTOR'S LESSON PLAN

Unit IV
Lesson 2

SUBJECT: Environmental Problems

OBJECTIVES: Student will be able to explain: (1) environmental conditions which cause personal and community problems, (2) ways these problems can be dealt with, and (3) specific ways in which they can help to eliminate some of these problems.

TEACHING AIDS: Overhead projector, movie projector, bulletin board.

MATERIALS: Film: "Safety, Don't Push Your Luck, National Society for Prevention of Blindness, Harvest Films 1967, 17895 Sky Park Circle, Irvin, California 92707.
"Pollution Game", 1968-1971, Educational Research Council of America, Houghton-Mifflin Co., 2 Park St., Boston, Mass.,02107.
Sound Filmstrip: Social Problems of Our Environment (Series of six filmstrips - use ones which would best suit your needs), Educational Direction, Eye Gate House, 1971, Jamaica, New York, 11435.
Film: Conservation: A Job For Young America, McGraw-Hill, 1968, 1221 Avenue of the Americas, New York, New York 10020
Bulletin board display of newspaper and magazine articles and pictures on Pollution.

SPEAKER: Invite representatives from a citizens' group and a local industry to speak to class on the subject of pollution.

I. PREPARATION (of the learner)

A. Define pollution and write it on the blackboard.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Pollution, A Public Problem 1. Air 2. Noise 3. Littering 4. Water	ASK: Can you name the types of pollution? Is Pollution harmful? Why? Cite instances in which pollution has caused hazardous conditions in our community and state. Example: Kepone; discuss what happened and why.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
B. Company and Industrial Work Problems	Show film, Conservation: A Job For Young America, 19 minutes
1. Noise hazards 2. Chemical hazards 3. Unsafe work conditions 4. Monotony and repetition 5. Employees' attitude 6. Need for personal protective equipment. 7. Proper maintenance of equipment	Have students play "The Pollution Game." Have speakers give citizens' and industry's point of view on pollution and its control. Cite examples of different types of hazards which can occur in work situations. Explain how monotony of repetitive jobs can cause psychological problems. Discuss Handout IV-2-1 concerning types of protective equipment and clothing which are necessary for various types of jobs. Show Transparencies IV-2-2 and IV-2-3 which identify selected hazardous working conditions and the safety precautions that should be taken. Have students complete the matching test (Test IV-2-4). Review test. Some may have more than one answer. Field trip: Visit a factory where steps have been taken to insure safety for employees.
C. Working to Eliminate Environmental Problems 1. Company responsibilities a. Recycling b. Anti-pollution devices	ASK: What is recycling? Give an example.

II. PRESENTATION (continued)	
INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
C. Working to Eliminate Environmental Problems (cont.)	Discuss various types of items which can be recycled into useful goods. Show, and discuss transparency IV-2-5. Show film: The Home That Recycling Built. Discuss film, pointing out various materials which were used in constructing this house.
2. Employee responsibilities 3. Union responsibilities	POINT OUT: Companies and Industries are using various types of devices to trap dust particles and gases, thus lessening pollution. They are also developing water treatment projects to lessen pollution. Discuss how employees and unions can help to eliminate environmental problems.
4. Governmental responsibilities (OSHA)	Occupational Safety and Health Administration; an agency created to enforce a federal law which requires employers to provide a work environment for employees which is free from hazards of chemicals, mechanical dangers, and harmful levels of noise.
a. Chemical Hazards	Eye wash fountains, showers.
b. Noise Hazards	Ear muffs. Enclosing machinery in sound-proof rooms.
c. Mechanical Hazards	Hard hats, eye protective glasses or shields, steel toe shoes, guard rails and mirrors.
d. Other Hazards	Exhaust fans; maximum hours of exposure per day, per month, etc. to inherently dangerous activities, i.e. x-raying.

III. APPLICATION

A. Have the students write down all the safety precautions which they saw on the field trip.

B. Have students give examples of ways in which they can help to eliminate some of the problems cited in this lesson.

IV. TEST

A. Matching test used to identify types of hazards on the job.

B. Have students tell of the safety measures used in connection with their jobs and of any special clothing or equipment which they are required to wear.

SUGGESTED ACTIVITIES:

A. Have students bring in articles and pictures to develop a bulletin board display on pollution.

B. Have students collect aluminum cans for recycling.

PERSONAL PROTECTIVE EQUIPMENT

CLASSES OF PERSONAL PROTECTIVE EQUIPMENT

A. Head Protection
   1. Hard hats
   2. Hair protection
   3. Hearing protectors

B. Face and Eye Protection
   1. Goggles
   2. Helmet and hand shields
   3. Face shields

C. Respiratory Protective Equipment
   1. Air purifying
   2. Air supplying

D. Protective Clothing

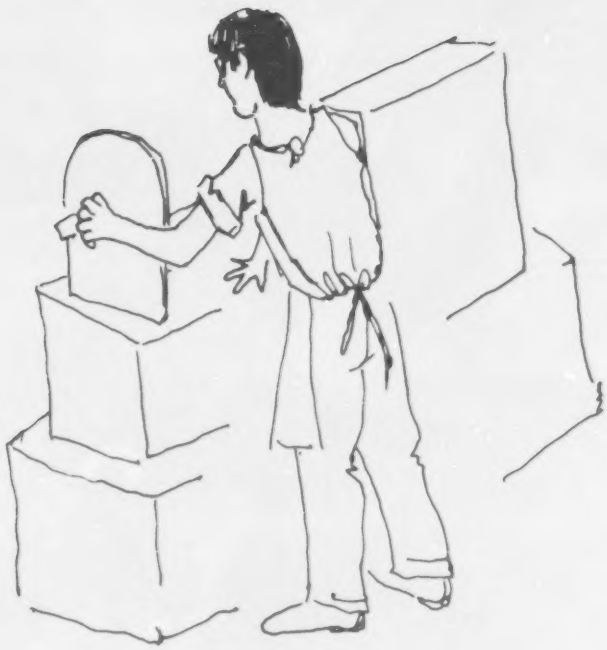
E. Hand, Foot, and Leg Protectors
   1. Gloves and hand leathers
   2. Safety shoes
   3. Foot Guards

Handout IV-2-1

PREVENTING ACCIDENTS

HAZARD	SAFETY PRECAUTION
PAINT FUMES	RESPIRATOR AND EXHAUST FAN
HANDLING HOT METAL	HEAT RESISTANT GLOVES
WORKING AROUND ACIDS	EYE WASH FOUNTAIN
NOISY MACHINERY, SUCH AS A SAW	EAR MUFFS
SPLASHING CHEMICALS	SHOWERS
OVERHEAD CRANES OR SMALL TOOLS ABOVE WORKER	HARD HATS
SAW DUST FROM A SAW OR METAL CHIPS FROM A LATHE OR MILLING MACHINE	PROTECTIVE EYE GLASSES OR SHIELDS
BRIGHT ARC FROM WELDER	WELDER'S HOOD

HAZARDOUS CONDITION	PRECAUTION
HANDLING HEAVY CHUNKS OF METAL	STEEL TOE SHOES
MOVING BELTS, PULLEYS, GEARS AND ROLLS ALSO HIGH SPEED ROTATION (POSSIBLE FLYING PARTS)	GUARD RAILS
X-RAYING OR MAGNIFLUXING	MAXIMUM HOURS OF EXPOSURE PER DAY, PER MONTH, ETC. SET FOR POTENTIALLY DANGEROUS ACTIVITIES EXAMPLE - X-RAYING



Transparency IV-2-3

TEST

Can you match type hazard with the safety precautions?

Type of Hazard		Safety Precaution
A.	Chemical	_____ 1. Eye wash fountains
B.	Mechanical	_____ 2. Showers
C.	Noise	_____ 3. Ear muffs
D.	Fire	_____ 4. Hard hats
		_____ 5. Eye protective glasses or shields
		_____ 6. Steel toe shoes
		_____ 7. Guard rails
		_____ 8. Exhaust fans
		_____ 9. Closed circuit TV to determine if end of machinery is clear of people before turning it on.
		_____ 10. Interlock system - - Cutting operation requires both hands on control buttons to prevent fingers from getting in blades.

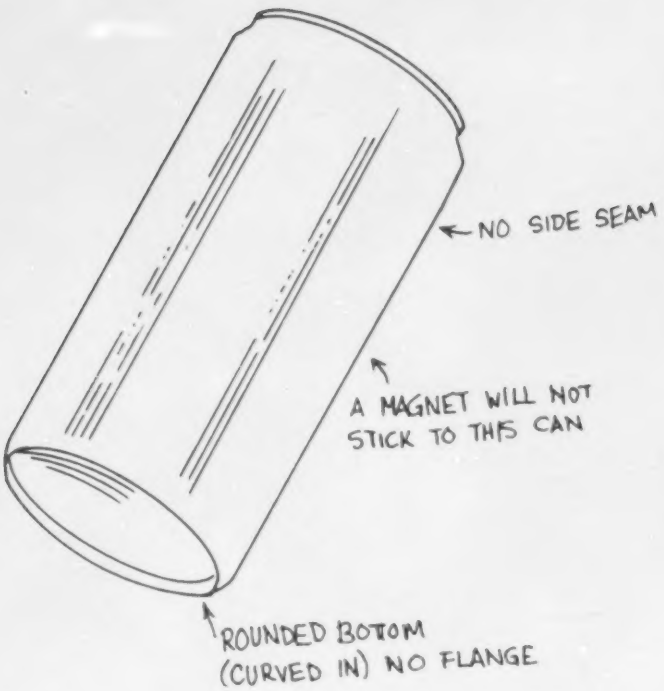
Place the letter or letters which relate to the number in the blank beside the number.

Example: D 11. Sprinkler system

A 12. Protective gloves

Test IV-2-4

HOW TO RECOGNIZE ALL-ALUMINUM BEVERAGE CANS.



MANY HAVE "ALL-ALUMINUM" PRINTED ON THE CAN. THE BOTTOM IS NOT A SEPARATE PIECE.

Transparency IV-2-5

SUPPLEMENTAL
TEACHING MATERIALS FOR IWE
GENERALLY RELATED LESSONS
UNIT IV

BOOKLETS:

The ABC's of Moving Things Safely, Back Safety Booster, Ladder Safety Booster, Slips and Falls Booster. E. I. DuPont de Nemours and Company, Textile Fibers Department, P. O. Box 27001, Richmond, Virginia 23261.

Air Pollution. Environmental Issues Series, Scientists' Institute for Public Information, 1973, Harcourt Brace Jovanovich, Inc., New York, San Francisco, and Atlanta.

The Conservation Story. American Education Publications, Education Center, Columbus, Ohio 43216.

Don't Throw Away Money!, Everything You Always Wanted To Know About Garbage, The Home Recycling Built. Public Relations Manager, Reynolds Metals Company, 6601 West Broad St., Richmond, Virginia 23261.

Know About Drugs. American Education Publications, Education Center, Columbus, Ohio 43216.

Our Polluted World. American Education Publications, Education Center, Columbus, Ohio 43216.

Virginia Department of Labor and Industry Annual Report. Department of Labor and Industry, 1974, Richmond, Virginia, 23214.

FILM:

Conservation: A Job For Young America. 16mm. 19 min. Surveys the history and background of conservation movement in the U.S. Observes the impact of proper utilization of land and water resources in our lives. McGraw-Hill Text Films, 1968, 1221 Avenue of the Americas, New York, New York 10020.

IWE II

UNIT V

INSURANCE

Lesson 1. Health Insurance

Lesson 2. Automobile Insurance

Lesson 3. Life Insurance

Lesson 4. Property Insurance

Developed By

William Wyatt

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit V
Lesson 1

SUBJECT: Health Insurance

OBJECTIVES: The student will list the five types of policy coverage in health insurance, and give one example of an illness covered under each type.

TEACHING AIDS: Overhead projector, film projector.

MATERIALS: Transparencies.

REFERENCES: Kimbrell, Grady and Vineyard, Ben, Succeeding In The World Of Work. Bloomington, Illinois: McKnight and McKnight Publishing, 1970.

I. PREPARATION (of the learner)

A. Discuss the cost of hospitalization.

B. Show film Insurance.

II. PRESENTATION (Of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Definition and Purpose	Have students share their experiences concerning health cost.
1. Health insurance is an insurance which pays cash benefits to cover sickness or accident expense.	Emphasize the cost of health care Refer to handout V-1-1.
2. Health insurance will cover the cost of unexpected medical expenses.	Emphasize necessity of health insurance.
B. Areas of Coverage	
1. Hospital expense coverage includes:	STRESS: Need to read policy carefully; need to take policy card to the hospital.
a. Operating room fee.	
b. Room and board.	
c. Laboratory test fees.	Explain the types of services included in laboratory services (blood, urine, thyroid, etc.)
c. Medication, drugs.	
d. Anesthesia.	Explain purpose of anesthesia in surgery.
e. X-rays.	
	Show filmstrip Insurance.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
B. Areas of Coverage (continued)	
1. Hospital expense coverage (continued)	Emphasize - most common type offered by employers.
2. Surgical expense coverage includes: a. Operating room fee. b. Surgeon's fee. c. Preoperative and post-operative care. d. Anesthesia allowance.	Surgical allowance usually included in most policies. STRESS: Postoperative care may be extensive with some operations.
3. Regular medical expense includes: a. Part of doctor's fee. b. Office visits (sometimes) c. House calls of family doctor	Note: Not usually included in employer furnished hospitalization. Note: May be covered by major medical. Explain $100 deductible policy and what it costs the student. ASK: Would this coverage be more beneficial to you than _____?
4. Major medical coverage includes: a. Inpatient care in a hospital. b. Cost of blood, and blood plasma expenses. c. Legend prescription medicine and insulin purchased outside a hospital. d. Private nursing care e. Physiotherapist f. Iron lung, or other durable equipment expenses. g. Local ambulance service.	Note: Especially useful with policy of limited days of care. Discuss provision for drug expense as a result of hospitalization. Note: Physiotherapist needed to regain muscle use. Note: Accidental injury. STRESS: Designed to cover extended illnesses; Maximum coverage may be $10,000 or more. Discuss: Deductible policy $100, pays 80% or remainder Show film: Golden Link, the Story of Insurance.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
B. Areas of Coverage (continued)	
5. Loss of income policy	Emphasize responsibility of breadwinner in time of illness. Useful for family, especially in case of extended illness such as cancer.
C. Conditions Which May Be Required Before Benefits Can Be Received From Any Insurance Coverage	
1. Waiting period	STRESS: Waiting period may be as long as 90 days before benefits can be received. Coverage of pre-existing conditions may be excluded from a policy.
2. Policyholder card	Emphasize need to carry card at all times.

III. APPLICATION

A. Have students discuss illnesses with which they are familiar, and which type of health insurance would best cover the needs.

B. Invite a health insurance agent to discuss health insurance.

C. Have students list health insurance companies in the area.

D. Field trip to health insurance office.

IV. TEST

Match the medical service to the type of insurance coverage.

1. Tonsillectomy	___	Major medical
2. House call	___	Hospital expense
3. Blood transfusion	___	Surgical expense
4. 6 month disability	___	Regular medical expense
5. Broken hip	___	Loss of income
6. Brain scan		

NEXT LESSON: Auto Insurance

How Major Medical Supplements Blue Cross and Blue Shield Base Program Benefits.

Care

Inpatient Care	Bills	Paid By Base Program	Amount Applicable to Major Medical
(1) Semi-private room for 82 days	$ 4,920.	$ 4,200.	$ 720.
Covered Hospital Services	1,640.	1,400.	240.
(2) Surgeon	550.	500.	00
(3) Anesthesiologist	125.	100.	25.
Private Duty Nurse	300.	00	300.
Blood	175.	00	175.
Out-of Hospital Care			
Doctor's home and office visits	355.	00	355.
Physiotherapist	150.	00	150.
Prosthetic Device	50.	00	50.
Legend Prescription Drugs	120.	00	120.
Ambulance Service (local)	50.	00	50.
Private Duty Nurse	200.	00	200.
	$ 8,635.	$ 6,200.	$ 2,385.

Patient's Calendar Year Deductible for Major Medical . . .	100.
	2,285.
Major Medical Pays	80%
	1,828.
Patient's total benefits from Blue Cross, Blue Shield, Major Medical	$ 8,028.
Patient's share of expenses	$ 607.

(1) Base program benefits provide for 70 days of care. The 12 days beyond the confinement maximum are applicable to Major Medical.
NOTE: Both Blue Cross and Major Medical include benefits for the hospital's most prevalent charge for semi-private accommodations. Benefits to cover the additional cost for a private room are not available through this program.
(2) The surgeon's fee exceeded the local Blue Shield Plan's determination of usual, customary, and reasonable fees. The additional expense cannot be applied to Major Medical.
(3) The Anaesthesiologist's bill was more than the Blue Shield scheduled allowance, but was under the local Blue Shield Plan's determination of usual, customary, and reasonable fees. In this instance, the balance can be applied to Major Medical.

Handout V-1-1

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit V
Lesson 2

SUBJECT: Automobile Insurance

OBJECTIVES: The student will be able to (1) identify the various types of automobile insurance coverages, and (2) correctly complete a Virginia accident report.

TEACHING AIDS: Overhead projector.

MATERIALS: Transparencies, handouts, pretest-posttest, sample insurance policy. Samples of Motor Vehicle Accident Reports should be obtained from local police or Division of Motor Vehicles.

REFERENCES: Do You Know? Insurance Information Institute, 110 William Street, New York, New York 10038.

Kimbrell, Grady and Vineyard, Ben S., Succeeding In The World Of Work. Bloomington, Illinois: McKnight and McKnight Publishing Company, 1970.

I. PREPARATION (of the learner)

A. Introduction. Refer to prettest-posttest V-2-1.
B. What is adequate automobile insurance coverage, and what is required by law?
C. Can you afford not to buy insurance when you buy your car?
D. Relate incident of an accident without insurance.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Typical Coverages of Automobile Insurance	Discuss coverages available for cars.
1. Bodily Injury Liability	Discuss bodily injury liability. 1. Who is covered? 2. What is covered? 3. Premium (cost) and limits. 4. Advantages of owning. 5. Disadvantages of owning. 6. Refer to Motor Vehicle Accident Report. 7. Refer to transparency V-2-2. 8. Point out state requirements for liability.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Typical Coverages of Automobile Insurance Coverage (continued)	
2. Property Damage Liability	Discuss property damage liability. 1. Who is covered? 2. What is covered? 3. Premium (cost) and limits 4. Advantages of owning. 5. Disadvantages of owning. 6. Refer to Motor Vehicle Accident Report. 7. Refer to transparency V-2-2. 8. Point out state requirements for property damage. 9. STRESS: Both bodily injury and property damage are sold together.
3. Medical Payment Insurance	Discuss medical payment insurance. 1. Who is covered? 2. What is covered? 3. Limits of coverage. 4. Advantages of owning. 5. Disadvantages of owning. 6. Refer to transparency V-2-3. 7. STRESS: How premium (costs) are establis
4. Collision	Discuss collision insurance. 1. Who is covered? 2. What is covered? 3. Policy limits and deductibles. 4. Advantages of owning. 5. Disadvantages of owning. 6. Refer to transparency V-2-4. 7. STRESS: Necessary if financing company has a loan on the car. Good to have on late model cars.
5. Comprehensive Insurance	Discuss comprehensive insurance. 1. Who is covered? 2. What is covered? 3. Premium (cost) and limits. 4. Advantages of owning. 5. Disadvantages of owning. 6. Refer to transparency V-2-5. 7. ASK: What would you do if someone stole your Crager mag. wheels?

II. PRESENTATION (continued) INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
B. Assigned Risk Insurance	Discuss assigned risk insurance. 1. Who is covered? 2. What is covered? 3. Premium (cost) - why it is high. 4. Advantages of owning. 5. Disadvantages of owning. 6. STRESS: This is Virginia automobile insurance, assigned by the state of Virginia. Assigned company has to carry insured for 3 years. Cannot be cancelled unless premium not paid.
C. Other Coverages 1. Uninsured Motorist	Discuss other coverages. 1. Discuss uninsured motorist. a. Who is covered? b. What is covered? c. Premium (cost) d. Advantages of owning. e. Disadvantages of owning. f. Refer to transparency V-2-6. g. ASK: What would happen if you were in an accident with an uninsured motorist? h. Explain uninsured motorist fee and coverage.
2. Motorcycle Insurance	2. Discuss motorcycle insurance. a. Similarities to auto insurance. b. Difference from auto insurance. c. Specific limitations. d. Premium (cost.) e. Explain motorcycle liability, property damage, and medical insurance coverage.
3. Auto Club Insurance	Provides blanket services, especially when out of the state.
4. Road Service	Discuss types of road service. 1. What is covered? 2. Advantages of owning. 3. Disadvantages of owning. 4. Premium (cost). 5. Refer to transparency V-2-7.
D. No-Fault Insurance	Discuss no-fault insurance. 1. What is no-fault insurance? 2. Advantages. 3. Disadvantages. 4. STRESS: Not in effect in Virginia. Only a few states have it.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
D. No-Fault Insurance (continued)	5. STRESS: Premium (cost) savings, and why (from Massachusetts and Florida experiments) 6. Refer to Handout V-2-8.
E. Define Terms	Discuss the terms: 1. Claim. 2. Coverage. 3. Deductible. 4. Driver classification. 5. Premium. 6. Liability.

III. APPLICATION

A Bring in an automobile insurance agent for a question and answer session. (Tell agent, in advance, the learning level of the group.)

B. Bring in a local police officer to discuss filling out accident reports.

IV. TEST

A. Take Pretest - Posttest V-2-1.

B. Have students complete a motor vehicle accident report.

SUGGESTED ACTIVITIES: Have students compare the differences between their own auto insurance policies.
Have students discuss what factors influence differences in premium costs.

NEXT LESSON: Life Insurance.

Pretest - Posttest

1. Who can purchase liability insurance?

2. Does the Commonwealth of Virginia require drivers to have a minimum of liability insurance protection?

3. In what ways are students able to get a discount on liability insurance?

4. Can you drive without liability insurance?

5. Who is an uninsured motorist and is he lawfully able to drive without liability insurance?

6. What things should you do or not do if you have an accident?

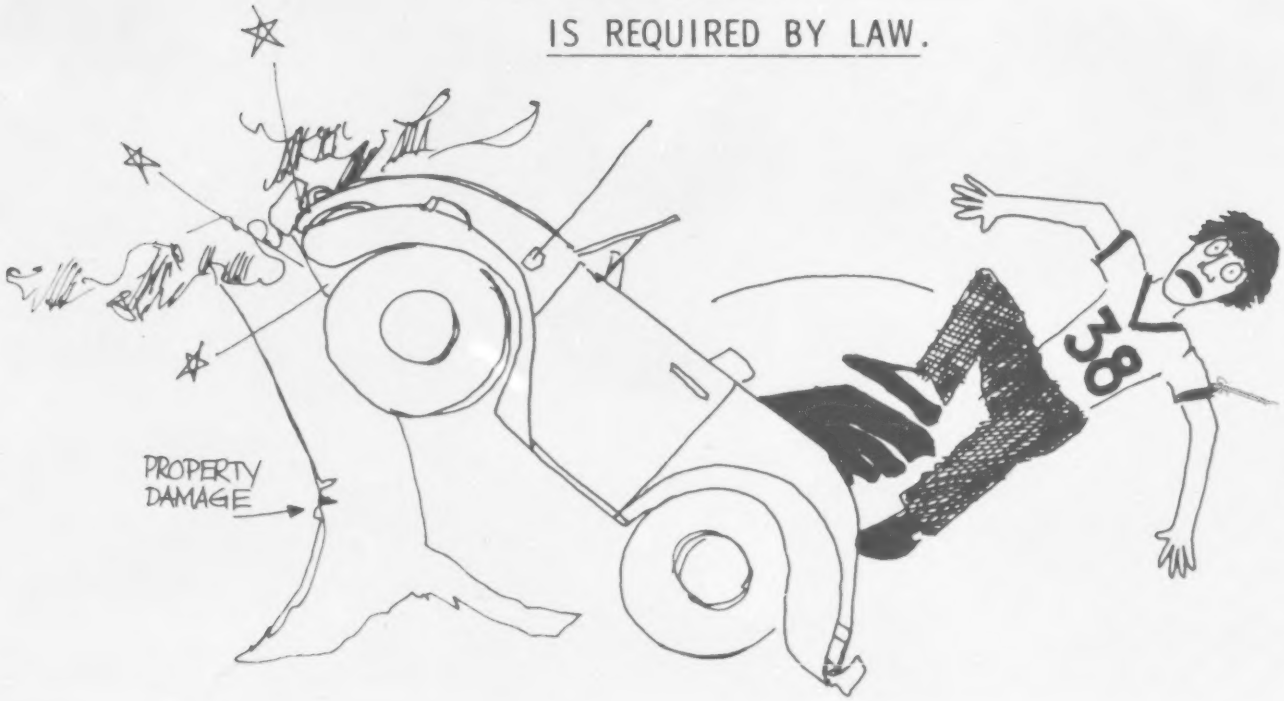
7. Where do you obtain a motor vehicle accident report?

8. When must you fill out an accident report?

9. How much time do you have to mail the report to the Division of Motor Vehicles?

10. Should you carry the card with your insurance company's name, your agent's name, and your policy number, with you? Why?

LIABILITY INSURANCE IS REQUIRED BY LAW.

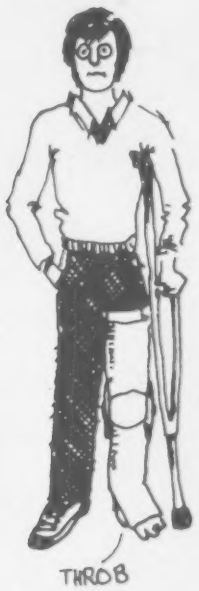


IT COVERS:

1. PROPERTY DAMAGE CAUSED BY YOUR AUTO.
2. BODILY INJURY CAUSED BY YOUR AUTO.

Transparency V-2-2

AUTO MEDICAL
INSURANCE
IS NOT
REQUIRED BY LAW



AUTO MEDICAL PAYMENT INSURANCE
COVERS:

1. HOSPITAL BILLS
2. DOCTOR'S BILLS

WHEN CAUSED BY AN ACCIDENT
IF YOU'RE INSURED.

Transparency V-2-3

COLLISION INSURANCE IS NOT COVERED BY LAW

COLLISION INSURANCE PROVIDES THE INSURED WITH:

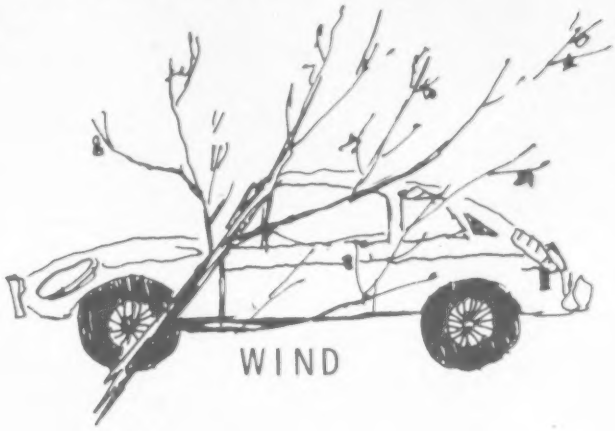
1. BLUEBOOK VALUE IF THE AUTO IS TOTALLY DESTROYED.
2. THE REPAIR OF DAMAGED PARTS AND FINISHES.

COLLISION INSURANCE ALMOST ALWAYS HAS A DEDUCTIBLE CLAUSE.

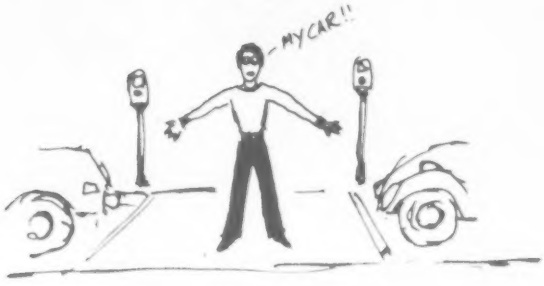
Transparency V-2-4

COMPREHENSIVE INSURANCE PROVIDES ADDITIONAL COVERAGE FOR YOU AGAINST:

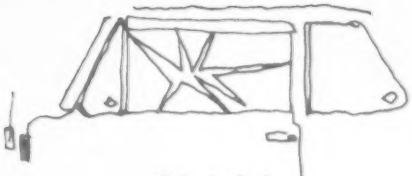
FIRE



WIND



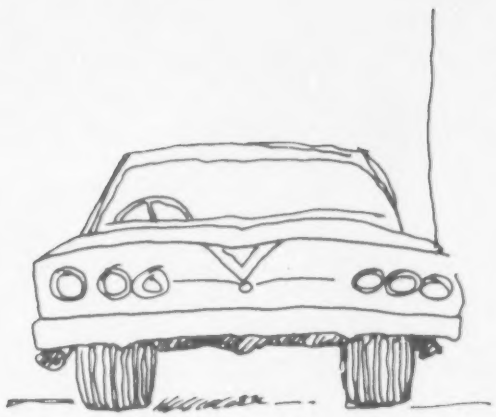
THEFT



GLASS BREAKAGE

COMPREHENSIVE INSURANCE IS NOT REQUIRED BY LAW.

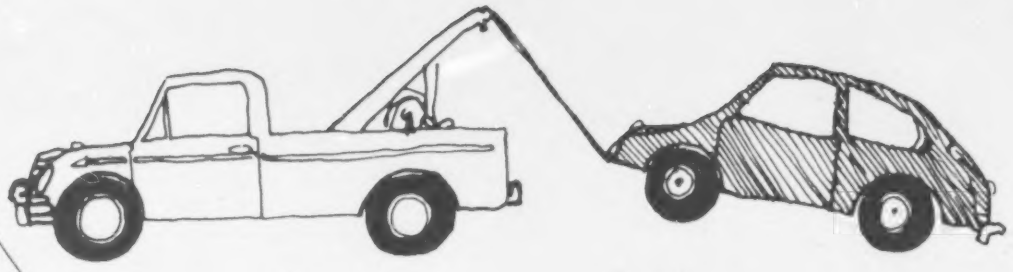
Transparency V-2-5



DRIVERS WITHOUT LIABILITY INSURANCE ARE REQUIRED BY LAW TO PAY THE UN-INSURED MOTORIST FEE.

THIS IS A FUND USED TO PAY FOR DAMAGES WHEN UNINSURED MOTORISTS ARE INVOLVED.

TOWING INSURANCE IS NOT REQUIRED BY LAW.



ROAD SERVICE AFFORDS COVERAGE IF YOUR AUTO BREAKS DOWN AND MUST BE TOWED IN FOR REPAIRS.

WHAT TO DO OR NOT TO DO

IN CASE YOU HAVE AN ACCIDENT

1. Check to see if anyone is injured.

2. Do not leave the scene of an accident.

3. Call the local police, state police, or the highway patrol.

4. Write down on paper the date, location (include cross streets, addresses, mileposts), time of the accident, names and addresses of persons involved, injured persons, and witnesses.

5. Do not accept responsibility of risk before notifying your agent or company.

6. Notify your agent or company.

7. Do not discuss accident, but record remarks and discussions made.

Handout V-2-8

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit V
Lesson 3

SUBJECT: Life Insurance

OBJECTIVE: The student will be able to (1) define principal terms, and (2) explain the four types of life insurance, including costs, pros, and cons.

TEACHING AIDS: Overhead projector, filmstrip projector

MATERIALS: Transparencies, policy from student, case handout, and filmstrip.

REFERENCES: Consumer Union Report on Life Insurance, Consumer Union, Mount Vernon, New York.

Kimbrell, Grady and Vineyard, Ben S., Succeeding In The World Of Work. Bloomington, Illinois: McKnight and McKnight Publishing Company, 1970.

I. PREPARATION (of the learner)

Ask questions:

1. How does life insurance provide for protection of you and your family? (Refer to transparency V-3-1.)

2. Why should a young person carry life insurance? List the advantages and disadvantages. (Refer to Handout V-3-2.)

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Life Insurance Terms. Define and discuss the following:	
1. Agent	List on the board and have students answer on paper.
2. Beneficiary	
3. Cash value and face value	Explain: Participating insurance companies.
4. Claim	
5. Double indemnity	Explain: How to use dividends.
6. Grace period	Clarify: Difference between group life insurance and life insurance.
7. Waiver of premiums	
8. Rider	Refer to handout V-3-3.
9. Insurability option	
10. Industrial insurance	
11. Proceeds	ASK: How are proceeds disbursed?
	Discuss: Ways to buy insurance.
	Refer to handout V-3-4.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
B. Straight Life Insurance	Show filmstrip, Dollars for Security.
1. Payable on death of insured.	ASK: How does life insurance affect your daily life?
2. Premiums paid throughout life of insured.	
3. Most flexible type of life policy.	Refer to Transparency V-3-5.
4. Least expensive permanent type of life insurance.	Clarify: Whole life insurance and ordinary life insurance.
5. Cash value	ASK: What determines the cash value of a life insurance policy?
C. Limited Payment Life	Point out purpose of life insurance.
1. Lasts for the life of the insured.	1. To insure income for the family in case of the death of the policy holder.
2. Premiums limited to a set number of years.	2. To build up savings that can be used in an emergency.
a. 20 pay life - premium for only 20 years.	
b. Paid up at 65 plan.	Have student bring in a policy.
3. The shorter the payment period, the higher the premiums.	Show different coverages in order to explain questions that students might have.
4. Coverage is basically the same as straight life except that the premiums are paid for a specified time until the policy is paid up.	Explain: Settlement options.
5. Cash value.	
D. Term Insurance	
1. Provides protection for a specific number of years.	Have students explain the advantages and disadvantages of term insurance. List responses on the board.
2. Payable at death.	
3. Some types are renewable and convertible.	ASK: When would you use term insurance? Explain: Renewal provisions.
4. Premiums increase with age.	Clarify: Level term insurance and decreasing term insurance by using an example such as mortgage insurance.
5. No cash surrender value.	
6. Offers the most temporary life insurance for the money.	
7. Cost becomes prohibitive after middle age of the insured.	

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
E. Endowment Insurance 1. Premium is paid for specific period of time and the policy becomes paid up. 2. At the paid up date, the policy may be surrendered for face value, left for interest, or converted to paid-up life policy. 3. This is basically a savings plan. 4. Savings and cash value build faster with this policy but premiums are high.	Explain how premiums are established. ASK: If an endowment policy was written when a child was five years old, could it be used to help finance that child's education?
F. Comparison of Cost of Different Types of Insurance Partners For Policyholders.	Compare cost of different types of insurance. 1. Term 2. Straight life 3. Limited payment 4. Endowment 5. Refer to handout V-3-6.
G. Pointers for Policyholders	Discuss points for policyholders. 1. Read policy. 2. Keep policy in a safe place. 3. Discuss policy with family. 4. Review provisions periodically. 5. Refer to handout V-3-7. 6. Keep insurance company informed of your address.

III. APPLICATION

A. Invite a life insurqnce agent to class. Have a question and answer session by having students prepare questions prior to the agent's visit.

B. Have students read and complete assignment sheets from insurance booklet, Policies for Protection.

IV. TEST

Students will list the four (4) basic types of life insurance and explain the main points of each.

SUGGESTED ACTIVITIES:

Have students establish the type of policy and amount of coverage they would need.
Have students read appropriate sections on life insurance from Succeeding In The World Of Work.

NEXT LESSON:

Property Insurance

RESPONSIBILITIES OF THE HEAD OF THE HOUSEHOLD

CLOTHING

FOOD

MEDICAL

SHELTER

EDUCATION

DENTAL

RECREATION

TRANSPORTATION

Transparency V-3-1

CASE HANDOUT NO. 1

Joe Foster works as a parts man at an automobile dealership in the city; he is 29 years old and in good health. His take-home pay is $700 a month. He has a three-year-old daughter and his wife is expecting another child. Last year he told his insurance agent he felt his family was sufficiently protected with a $10,000 life insurance policy and a hospitalization insurance policy with $20,000 maximum benefits.

Joe had been doing well on the job and felt additional financial protection was not necessary. He felt that he would have many years left to save for his children's education. Then, several months ago, he was injured by falling from a ladder. The accident left him disabled and unable to work for nine months.

FOR DISCUSSION:

1. Did Mr. Foster have the right kind of insurance protection for his family?

2. How much might his disability affect the welfare of his growing children?

3. If Mr. Foster thought he had no financial worries, why should he have considered income protection insurance?

4. What are some ways his insurance program could have been improved?

WORDS USED TO

DISCUSS LIFE INSURANCE

BENEFICIARY - the person named in the policy to receive the money when the insured person dies.

CASH VALUE - the money which you get back if you give up your policy.

MATURITY - when the face value becomes payable.

FACE VALUE - the amount of insurance mentioned in the policy.

GRACE PERIOD - the time you have between the date the premium is due and the date the policy can be canceled for nonpayment.

LOAN VALUE - the amount you may borrow against your policy. You may borrow against this value and continue a part of the protection at the same time. The loan value is usually the same as the cash value.

POLICY - the legal contract between you and the insurance company.

PREMIUM - the regular amount you pay for your insurance.

SETTLEMENT OPTIONS - different ways that money from a life insurance policy can be paid by the insurance company.

Source: Federal Extension Service
U. S. Department of Agriculture 1974

Handout V-3-3

WAYS YOU CAN BUY

LIFE INSURANCE

GROUP LIFE INSURANCE covers members of a group. They usually are the employees of a business. No medical examination is required. Generally cost is low and everyone pays the same premium. Sometimes the employer pays part or all of the premium. This type is usually called term insurance. The protection may end when the employee leaves the job. Sometimes term insurance can be changed to a permanent type when an employee leaves his job. This has to be dome within a certain time after he leaves.

INSURANCE FROM LIFE INSURANCE COMPANIES is sold by company agents. A medical examination is usually required. Premiums may be paid once a year, twice a year, every three months or everv month.

INDUSTRIAL INSURANCE. You can buy straight life, limited payment, or endowment policies. Usually the policy is small, from $500 to $1,000. Premiums are collected every week or each month. Usually on pay day an agent collects at the home or place of work of the insured person. Because of the extra work of collecting and the extra paperwork, this kind of insurance is very costly.

FRATERNAL ORGANIZATIONS offer ordinary life insurance to their members.

SAVINGS BANK LIFE INSURANCE is sold by mutual savings banks in some states. Types available are the same as those sold by regular insurance companies. The policies offer dividends and cash and loan values. The cost of this type of insurance is lower. One reason for reduced cost is that there is no agent's commission.

ARMED FORCES LIFE INSURANCE, held by war veterans is no longer available. Veterans will be wise to keep as much of this insurance as they can afford. The cost to them is low. The Veterans Administration can provide information about its many advantages.

Source: Federal Extension Service
U. S. Department of Agriculture 1974.

Handout V-3-4

THERE SHOULD ALWAYS BE
ADEQUATE LIFE INSURANCE
PROTECTION

Transparency V-3-5

TYPES OF LIFE INSURANCE POLICIES

Approximate premium rates per $1,000 of each of four types of life insurance policies*

Bought at age	Term 5-year renewable and convertible	Straight Life	Limited Payment Life (Paid up at age 65)	Endowment 20-year
18	$ 8.65	$ 15.80	$ 16.90	$ 48.85
20	8.75	16.50	17.70	48.90
25	8.90	18.45	20.15	49.05
30	9.25	21.00	23.60	49.40
40	12.20	28.50	34.75	51.40
50	20.10	45.65	60.15	56.55

* Rates shown are approximate premium rates for life insurance protection for men. Rates for women are somewhat lower.

(Basis of participating policies would be slightly higher, but the cost would be lowered by annual dividends. Non-participating policy rates would be somewhat lower than those shown and no dividends would be paid. Source: Institute of Life Insurance.)

Handout V-3-6

POINTERS FOR POLICYHOLDERS

READ YOUR INSURANCE POLICY.

Be sure you have a good general understanding of your policy.

Don't hesitate to ask questions. Ask your agent, or write the company or your state insurance department.

KEEP YOUR POLICY IN A SAFE PLACE.

Let your beneficiaries know where your policies are. Your beneficiary must turn the policy over to the company and give proof of death before collecting insurance.

If your policy is lost or destroyed, your company will issue you another copy.

KEEP YOUR INSURANCE COMPANY INFORMED OF YOUR ADDRESS.

DISCUSS YOUR INSURANCE WITH YOUR FAMILY AND OTHER BENEFICIARIES.

It is wise to have them share in planning the life insurance program. Also discuss each addition or change in the program with them.

It is a good idea to write a letter (put it in a safe place) describing your insurance policies. State any choices the beneficiary may have in settlement. Point out that your life insurance agent will help your beneficiary fill out the "proof of claim" papers.

REVIEW YOUR INSURANCE PROGRAM PERIODICALLY.

The wise person will review his insurance from time to time, particularly when there is a change in his family; for example, when his children are grown and have left home.

Insurance that was sensible for you at age 20 may no longer fit your needs when you are 40 or 60.

Get help when you rearrange your insurance program to meet your changing needs. Able insurance men, bankers, or lawyers are often helpful.

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit V
Lesson 4

SUBJECT: Property Insurance

OBJECTIVES: Students will list five loss situations which may be covered by homeowners insurance, and five reasons to have property insurance.

MATERIALS: Overhead projector, copies of renters, tenants, and homeowners insurance policies.

REFERENCE: Kimbrell, Grady and Vineyard, Ben, Succeeding In The World Of Work. Bloomington, Illinois: McKnight and McKnight Publishing, 1970.

I. PREPARATION (of the learner)

A. John Brown's apartment building was destroyed by fire. All of his belongings were ruined. The landlord had insurance which covered the building, but John's furniture and clothing were not covered.
B. Jane Jones' apartment was robbed , and her stereo was stolen.
C. A friend of David Jackson fell downstairs and broke his leg during a visit to David's home.

ASK: What kind of insurance would have protected these people from loss?

Refer to transparency V-4-1.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to say or do)
A. Determine Insurance Needs	ASK: What do students, or their families, possess which students regard as valuable? Do they own their own homes? Do they rent apartments? Do they own furniture, clothing or jewelry? Stress: Insurance is available to fill almost any need.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
B. Types of Property Insurance	
1. Homeowners Insurance	Define and discuss. Use sample policies. Homeowners insurance <u>may</u> include: 1. Replacement cost for a dwelling if damaged by an insured event. 2. Replacement cost for any outbuilding (tool shed) on the premises. 3. Personal property on the premises (furniture, clothing, etc. 4. Personal property away from the premises (while moving to a new residence) 5. Additional living expense incurred if a residence is untenantable after an insured loss. 6. Personal liability - for visitors who are injured in your home. This might not cover an employed person, such as a babysitter or housekeeper. 7. Medical payments to cover care for an injured visitor. 8. Physical damage to property of others.
2. Tenants, or Renters Insurance	Define and discuss. Renters insurance <u>may</u> include the same provisions as homeowners, but does not cover cost of replacing a dwelling, whether an apartment building, or a single family dwelling.
3. Property Insurance	Sometimes called Inland Marine insurance. Property insurance <u>may</u> include replacement cost of furnishings, clothing, without the other features of homeowners insurance.
4. Optional Insurance Coverage a. Furs b. Jewelry c. Silverware, coin collections d. Works of art	These highly valuable items usually require a special policy, or an additional rider and premium on an existing policy.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
C. Loss Situations Which May Not Be Covered.	Flood damage, tornadoes, earthquakes war damage or loss, radiation, smog, willful destruction. STRESS: Read the policy carefully.
D. Cost Factors of Policy In Relation to Coverage.	Insurance premiums reflect many factors.
1. Proximity to fire hydrant and fire station.	The farther a house is from a fire hydrant or station, the higher the premium will be.
2. Building materials	Brick is less likely to burn than wood.
3. Electrical wiring	Is it in good and safe condition?
4. Age of home	
5. Location of home	Is it in the country or the city? Is it in
6. Resale value of home	a safe section where residents are law-abiding citizens?
E. Loss Situations Which Are Often Covered.	
1. Fire, smoke damage	Could include lightning, windstorm, hail
2. Vehicle damage	Occurs when dwelling is hit by a truck, car, falling aircraft
3. Water damage	May be due to rupture, cracking, or burning of steam and hot water systems.
4. Theft, burglary	Theft on or off the insured premises.
5. Family liability	STRESS: importance of liability coverage on: Claims for injuries on or away from your property. Damage to property of others.
F. Deductible Clauses	Insurance rates are often lower when the customer allows $50 or $100 deductible. Insurance provides protection against major disasters, but small claims are expensive for companies to process.
G. How Often to Pay Premiums	Annual premiums are lowest; weekly rates are the most expensive. May be paid monthly, quarterly, or semi-annually.
H. Consider Reputation of an Insurance Company	Check Better Business Bureau to see if any complaints have been made about the insurance company being considered. Does the company service claims promptly?

IV. TEST

Have students list three characteristics of a property insurance policy.

Have students list five reasons to have property insurance coverage.

Have students explain the difference between a homeowners policy and a tenant or renters insurance policy.

Have students take Posttest V-4-2.

SUGGESTED ACTIVITIES:

A. Have students share their knowledge of people who have lost everything because of a fire, lawsuit, or theft.

B. Have students bring newspaper clippings or magazine articles dealing with a major disaster in which there is a great deal of property loss. Have students give a brief description of the articles.

C. Have students investigate the possibilities of obtaining flood insurance.

HOME OWNERS INSURANCE COVERS

FIRE

GUEST SLIPS, FALLS DOWN STAIRS

THEFT ON PREMISES

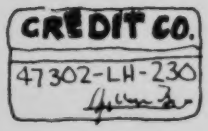
LIGHTNING

YOUR SON BREAKS NEIGHBORS WINDOW

DAMAGE BY THIEVES

EXPLOSION

BURNING TRASH SETS NEIGHBORS ROOF ON FIRE



CREDIT CARDS

FIRE

FAMILY LIABILITY

THEFT

Transparency V-4-1

CHOOSE THE BEST TYPE OF INSURANCE

Decide whether renters, homeowners, or optional property insurance is needed in the following situations. Write in the blank.

1._____ Lightning strikes the chimney on your house and starts a small fire.

2._____ A $1,000 stereo is stolen from your apartment.

3._____ A boy breaks a neighbor's window accidentally.

4._____ A kitchen fire causes smoke damage in the two adjoining rooms.

5._____ A thief steals a coin collection from a house or apartment.

6._____ An airplane crashes into your house, causing a fire and damaging the roof and several rooms.

7._____ A set of new tires is stolen from a locked, parked car.

8._____ A friend of your sister breaks an arm while playing on a swing set in your yard.

9._____ A leaking pipe causes water damage to the ceiling of your living room.

10._____ The oil burner in your home explodes, causing a fire and considerable smoke damage.

11._____ A visitor steps on a roller skate, falls down the stairs, and breaks a leg. He later sues for damages.

12._____ A $3,000 oil painting was stolen from your home.

Answers:

1. Homeowners
2. Renters, or Tenants
3. Homeowners or Renters
4. Homeowners or Renters
5. Optional property insurance
6. Homeowners
7. Homeowners, or Renters.
8. Homeowners
9. Homeowners, or Renters
10. Homeowners
11. Homeowners
12. Optional property insurance.

SUPPLEMENTAL
TEACHING MATERIALS FOR IWE
GENERALLY RELATED INFORMATION
UNIT V

Books

Blue Cross of Virginia and Blue Shield of Virginia, A Program of Health Care Coverage - Commonwealth of Virginia State Plan. Common wealth of Virginia, 1973.

Brainard, Calvin H., Automobile Insurance. Homewood, Illinois: Irwin Publishing, 1961.

Hathaway, Barbara H., Your Life Insurance. Garden City, New York: Doubleday, 1962.

Keeton, Robert E., After Cars Crash. Homewood, Illinois: Irwin Publishing, 1961.

Kennedy, Edward M., In Critical Condition; the Crisis in America's Health Care. New York: Simon and Schuster, 1972.

Kimbrell, Grady and Vineyard, Ben, Succeeding In The World Of Work. Bloomington, Illinois: McKnight and McKnight Publishing, 1970.

O'Connell, Jeffrey, The Injury Industry and the Remedy of No Fault Insurance. Urbana, Illinois: University of Illinois, 1971.

Pauly, Mark V., Medical Care at Public Expense. New York: Praeger Publishers, 1972.

Woodruff, M.G., Automobile Liability and the Changing Law. Oceans Publishers, 1972.

Booklets for Automobile Insurance

Automobile Insurance for Students in Driver Education, Insurance Information Institute, 110 William Street, New York, New York 10036.

Do You Know, Insurance Information Institute, 110 William Street, New York New York 10036.

Booklets for Life Insurance

Consumer Union Report on Life Insurance, Editors of Consumer Reports, Consumer Union, Mount Vernon, New York 10550.

Policies for Protection. 1970 ed., Education Division, Institute of Life Insurance, 277 Park Avenue, New York, New York 10022.

Filmstrip

Dollars for Security, Health Insurance Institute, 448 Madison Ave., New York, New York 10022.

Films

Casualty Insurance. 20 min. A survey of daily hazards connected with automobile insurance. Business Education Films, Division of Alden Films, 5113 16th Avenue, Brooklyn, New York 11204.

The Golden Link, The Story of Insurance. 16mm. 30 min. National Association of Mutual Insurance Companies. This film depicts the history of insurance. Distributor, Walter J. Klein Co., Ltd., 6301 Carmel Road, Charlotte, North Carolina 28211.

To Life WIth Love. 16 mm, 14 min. Describes the problems and plans of an engaged couple and how life insurance works and what it means at different stages of life. Association Sterling Films, 866 3rd Ave., New York, New York 10022.

Insurance. 16 mm, 17 min. Depicts Jeff and his friend (insurance agent), as they discuss different kinds of life, health, and property insurance. Points out that agent is a financial planner who counsels people on coverage needed in view of their financial objectives. Aetna Life & Affiliated Co., Education Department, 151 Farmington Avenue, Hartford, Conn. 06115.

IWE II

UNIT VI

MORE ON INCOME TAX

Lesson 1. The Short Form

Lesson 2. Social Security

Developed By

William Wyatt

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit VI
Lesson 2

SUBJECT: The Short Form *

OBJECTIVES: The student will be able to properly fill out a short form, and list two places to find assistance with income tax forms when needed.

MATERIALS: Federal Income Tax Short Form 1040A and instruction booklets may be obtained from a local Internal Revenue Service office, or from local banks or post offices.

REFERENCE: Publication #21, Understanding Taxes, available from local IRS office, and the Teacher's Guide for Understanding Taxes.

I. PREPARATION (of the learner)

Jack earned $5 an hour for three months during the summer. His take-home pay was approximately $1,500 as $390 was deducted for federal income tax, $140.40 for Social Security (FICA) employee tax. Does he need to file a tax return, and how much of a refund should he receive? (Jack is a full time student, living with his family.)

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. The Short Form	Distribute 1040A forms and instruction booklets.
1. Determine if Short Form 1040A is the best form for you to file.	File 1040A if: All income was earned from wages, or salaries, and tips Less than $400 interest received from savings account, etc. Less than $400 dividend income received. Do not file 1040A if more than $400 in interest or dividends received. Do not file 1040A if income received from sources other than wages, salaries, or tips.

* To be taught after February 1.

II. PRESENTATION (of the information)(continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. The Short Form (continued)	
	Do not file 1040A if you are a non-resident alien. Do not file 1040A if your medical insurance, medical and dental care costs are unusually high. It may be better to file 1040 with itemized deductions.
2. Filing Status	Check the box which indicates whether you are single, married, or an unmarried head of the household
3. Exemptions	
a. $750 per person b. double for blind persons c. double for those over 65	Add one for each dependent - child, or spouse or other dependent STRESS: Conditions under which a student may be a dependent of his family. If: A student is enrolled as a full-time student at an education institution during any 5 months of the year, or (2) took a full-time on-farm training course given by an educational institution or a state, county , or local government agency during any 5 months of the year. A student may earn more than $750 and still be claimed as a dependent by his family, if(1) he attended an approved education institution; (2) received over half his support from his family or guardian. A student must not file a joint tax return with a spouse, or he cannot be considered a dependent of his family.
4. Earnings	All wages, salaries, tips, and other employee compensation should be entered on the short form from the W-2 form. If more than one job was held, add the total from W-2 forms to enter as income.

II. PRESENTATION (of the information)(continued)

A. The Short Form (continued)

5. Dividends	Enter total of dividends received from domestic corporations. Subtract $100 from total received, and enter the total less the exclusion.
6. Interest	Interest from savings accounts are entered under the interest income column.
7. Adjusted Gross Income	Add total of earnings from wages, salaries tips, and total less excluded amount of dividends, and total of interest together.
8. Select Tax Tables or Computation Worksheet	If adjusted gross income is less than $15,000, find tax in tax tables. If adjusted gross is more than $15,000, figure tax using Tax Computation Worksheet
a. Tax Tables	Turn to booklet and search under the column listing correct number of exemptions. Example: if Adjusted Gross Income is $1,600 and person filing is "Single, not Head of Household", he should look under $1,600 and he will find that no tax is due. Enter 00 on line for tax, and check the box,"Tax Tables"
9. Credits	Enter credits for contributions to candidates for public office. Add the total of contributions to help pay campaign expenses of candidates, or political committees, and to newsletter funds of candidates and public officials. HALF the amount donated may be entered as a credit, directly subtracted from the amount of tax due.
10. Federal Income Tax Withheld - W2	Fill in amount of tax withheld as shown on the W2 form. If two or more jobs were held during the year, total the amount from all jobs, and enter on line for total federal income tax withheld. W2 form is to be attached to the front of the return.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Short Form (continued)	
11. If income tax withheld is less than the tax due, the person filing owes the difference.	After subtracting the federal income tax withheld from the tax due according to the tax tables, the remainder will be the balance due the IRS. Balance Due IRS must be paid by April 15.
12. If income tax withheld is greater than the tax due, then the IRS will send a refund for the difference.	The earlier a return is filed, the sooner a refund may be sent to taxpayer.
B. Assistance in Preparation of Income Tax Returns	
1. Telephone	Internal Revenue agents are available in every state. i.e. Virginia Baileys Crossroads (Northern Virginia) Area Code No. 703 - 557-9230 Chesapeake, Virginia Beach 804-461-3770 Norfolk, Portsmouth 804-461-3770 Richmond 804-649-2361 Elsewhere in Virginia 804-552-9500
2. Internal Revenue Service offices	Revenue agents make no charge for help. Revenue agents are on duty in local offices and are available to help any citizen. Find a local office in your area.
3. Private accountants	Accountants are listed in Yellow Pages under Tax Consultants, Tax Return Preparation, or as Accountants - all may help if assistance is needed. Better Business Bureau may provide a check on reputation of a private tax consultant.

III. APPLICATION

Complete a short form for John who is a student living with his family. He earned a total of $2,400 this year. Federal income tax withheld was $390. FICA was $140.

Have students practice filling out their own forms on extra forms which are available for distribution.

IV. TEST

Students properly complete a short form.

Students list two places where assistance can be secured with filling out an income tax return.

SUGGESTED ACTIVITIES: Have students prepare a bulletin board on the subject of income taxes.

NEXT LESSON: Social Security

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit VI
Lesson 2

SUBJECT: Social Security

OBJECTIVE: The student will be able to list three of the benefits offered by social security and will explain how and where to obtain a social security card.

TEACHING AIDS: 16 mm film projector, overhead projector.

MATERIALS: The Social Security Story, 14 min. Motion Picture Enterprises. Transparency, handouts.

REFERENCES: Social Security Handbook, U.S. Department of Health, Education and Welfare, Publication No. (SSA) 73-10135, U.S. Government Printing Office, Washington, D. C. 20402.

I. PREPARATION (of the learner)

Refer to pretest. (Pretest VI-2-1).

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. The Social Security Act	Discuss with the group the benefits of social security.
1. Retirement insurance	
2. Survivors insurance	
3. Disability insurance	Refer to handouts VI-2-2, VI-2-3.
4. Hospital and medical insurance for the aged and the disabled	Refer to handout VI-2-4.
5. Black lung benefits	
6. Supplemental security income	
7. Unemployment insurance	
8. Public assistance and welfare Services	
a. Aid to needy families	
b. Medical assistance	
c. Material and child-health services	
d. Services for crippled children	
e. Child welfare services	
B. Where To Get A Social Security Number	NOTE: Apply at nearest branch or district office.
1. Use of form SS-5 application	
2. Must verify age, identity, and citizenship	Refer to Transparency VI-2-5
3. Importance of account card	

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
C. If A Person Loses His Social Security Card 1. Use of form SS-5 2. Apply at district office.	STRESS: Emphasize importance of accuracy in listing social security number on documents.
D. Check on Earnings Record 1. Use form OAR-7004. 2. Check every 3 years.	
E. Report Change of Address 1. Notify branch office. 2. Notify post office.	STRESS: Emphasize importance of address in maintaining correspondence of record.

III. APPLICATION

Questions:

1. If social security were abolished would individuals insure themselves adequately?
2. Which social security benefit is the most important to you? Why?
3. If you were an influential legislator, which benefit would you discontinue if you had to reduce federal spending? Why?

IV. TEST

1. List three (3) benefits offered by social security.
2. Where do you obtain a social security card?

SUGGESTED ACTIVITIES: Have students visit local social security office.

Have students form groups and discuss the benefits of social security.

NEXT LESSON: Credit: Making the Most of Borrowed Money

PRETEST ON SOCIAL SECURITY

True or False:

T F 1. Drawing retirement income from savings, investments, insurance or pensions will not affect your monthly checks.

T F 2. Social Security only provides benefits for citizens at age 62.

T F 3. Social Security assists the unemployed.

T F 4. If injured on the job social security will not financially assist the injured.

T F 5. Black lung benefits are usually paid to coal miners.

SOCIAL SECURITY INFORMATION

Who Gets Checks?

Who gets a monthly social security check?

The question can be answered in one word. People. All kinds of people. Young people, old people, poor people, rich people. Men, women, and children.

Monthly social security checks may go to workers and their dependents when the worker retires, becomes severely disabled, or dies. Then, there's Medicare, which helps pay the cost of health care for eligible people who are 65 or over or disabled.

Monthly benefits social security pays include:

Retirement checks - When you retire, you can start getting retirement checks as early as 62.

Disability checks - A worker who becomes severely disabled before 65 can get disability checks.

Under social security, you're considered disabled if you have a severe physical or mental condition which:

Prevents you from working, and

Is expected to last (or has lasted) for at least 12 months, or is expected to result in death.

Your checks can start for the 6th full month of your disability. Once checks start, they'll continue as long as you are disabled. If you are severely disabled, you could get benefits even though you manage to work a little.

Survivors checks - If the worker dies, survivors checks can go to certain members of the worker's family. A lump-sum payment also can be made when a worker dies. This payment usually goes to the widow or widower.

Checks for a worker's family.

Monthly social security checks also are paid to certain dependents of a worker who has retired, become disabled, or who has died.

Retirement or disability. Monthly payments can be made to a retired or disabled worker's:

Unmarried children under 18 (or 22 if full-time students)
Unmarried children 18 or over who were severely disabled before 22 and who continue to be disabled.
Wife or dependent husband 62 or over.
Wife under 62 if she's caring for worker's child under 18 (or disabled) who's getting a benefit based on the retired or disabled worker's earnings.

Checks for a worker's family (continued)

Survivors - Monthly payments can be made to a deceased worker's:

Unmarried children under 18 (or 22 if full-time students).

Unmarried son or daughter 18 or over who was severely disabled before 22 and who continues to be disabled.

Widow or dependent widower 60 or older.

Widow, widowed father, or surviving divorced mother if caring for worker's child under 18 (or disabled) who is getting a benefit based on the earnings of the deceased worker.

Widow or dependent widower 50 or older who becomes disabled not later than 7 years after worker's death, or in case of a widow, within 7 years after she stops getting checks as a widow caring for worker's children.

Dependent parents 62 or older.

Checks can also go to a divorced wife at 62 or over, or a surviving divorced wife at 60, or to a disabled surviving divorced wife 50 or older if the marriage lasted 20 years or more. Children may be eligible for social security benefits based on a grandparent's earning under certain conditions.

Generally, a marriage must have lasted at least one year before dependents of a retired or disabled worker can get monthly benefits; survivors can get benefits in most cases if the marriage lasted at least 9 months.

SOCIAL SECURITY INFORMATION

FOR STUDENTS (CONTINUED)

Checks During Vacations

Your checks can continue during a vacation period of not more than 4 months if you were a full-time student before the vacation period started and you intend to return to full-time attendance after the vacation ends.

If your checks stop because you decide not to return to school full time, but you change your mind before the end of the 4-month period, you can get back payments.

How Earnings Can Affect Your Checks

Your earnings from a job or self-employment may affect your social security checks. Here's how it works:

Starting in 1973, if you earn $2,100 or less you'll get all of your social security payments for the year.

Example: Bill Dailey works for a construction company during his summer vacation and earns $500 a month, or a total of $1,500 for the season. Since his earnings for the year are less than $2,100, no benefits are withheld because of his earnings.

How To Apply For Social Security

You (or your parent or guardian) can apply for checks at any social security office. When you apply, you should be prepared to give information about your school attendance, such as:

Name and address of the school.
Dates of attendance for the past year if you are eligible for back checks.
Your student identification number, if any.
Number of credit hours you carry if you attend a college, a junior college, or a university.
Number of actual hours you are scheduled to attend each week if you go to a high school or vocational school.
If it's near the end of a school year, whether you intend to return to school full time after vacation and the date you will return.

Please take your social security card with you if you have one.

The people at the social security office will be glad to answer any questions you have about student benefits or any other part of social security. The address and telephone number can be found in your telephone directory under "Social Security Administration," or you can ask at any post office.

SOCIAL SECURITY INFORMATION

FOR STUDENTS

Social Security Checks for Students 18 to 22

Almost 600,000 students between the ages of 18 and 22 receive monthly social security checks because of the death, disability, or retirement of a parent (or, under certain conditions, a grandparent) who worked long enough under social security. These checks help unmarried full-time students continue their education at a time when family income has been stopped or reduced.

If you attend college but have not completed the requirements for a bachelor's degree, your checks can continue until the end of the semester or quarter in which you become 22. If you attend a trade or vocational school, your checks can continue until you complete your course or for 2 months after the month you reach 22, whichever comes first.

Your checks will stop earlier if you marry, stop attending school, or reduce your attendance below full time.

Who is a Full-Time Student?

Under the social security law, you're a full-time student if you attend a university, college, or junior college in the United States and the college considers you to be in full-time attendance according to its standards for day students.

If you attend high school or trade or vocational school, you're a full-time student if:

You're considered in full-time attendance by the school;
You're enrolled in a course of study lasting at least 13 weeks; and
You're enrolled for at least 20 hours a week.

You're not eligible for student benefits if you're paid by an employer to attend school because he asked or required you to do so.

Schools That Qualify

You can get student benefits if you attend any of the following kinds of institutions:

A high school supported or operated by a State or local government, or by the Federal Government .
A vocational or trade school supported or operated by a State or local government, or by the Federal Government.
A State college or university or a community college.
A private school or college approved by a State or accredited by a State-recognized or nationally-recognized accrediting agency.
An unaccredited private school or college, provided that at least three accredited schools or colleges accept its credits on transfer on the same basis as credits transferred from an accredited school.

Schools outside the United States may qualify under certain circumstances. For information about a particular school, get in touch with your social security office.

SOCIAL SECURITY FACTS

FOR A SOCIAL SECURITY CARD, APPLY AT NEAREST SOCIAL SECURITY OFFICE.

YOU MUST VERIFY AGE, IDENTITY AND CITIZENSHIP.

IF YOU LOSE YOUR CARD, YOU ARE REQUIRED TO FILL IN FORM SS-5.

FOR A CHECK ON EARNINGS RECORD USE FORM OAR-7004.

REPORT CHANGE OF ADDRESS TO NEAREST SOCIAL SECURITY OFFICE.

Transparency VI-2-5

MEDICARE

Hospital and Medical Insurance

The two parts of Medicare - hospital and medical insurance - help protect people 65 and over from the high costs of health care. Also eligible for Medicare are disabled people under 65 who have been entitled to social security disability benefits for 24 or more consecutive months (including adults who are receiving benefits because they have been disabled since childhood). Insured workers and their dependents who need dialysis treatment or a kidney transplant because of chronic kidney disease also have Medicare protection.

The hospital insurance part of Medicare helps pay for the cost of inpatient hospital care and certain kinds of followup care. The medical insurance part of Medicare helps pay the costs of physicians' services, outpatient hospital services, and for certain other medical items and services not covered by hospital insurance. People who have medical insurance pay a monthly premium covering part of the cost. The other part is paid from general Federal revenues.

Handout VI-2-4

SUPPLEMENTAL
TEACHING MATERIALS FOR IWE
GENERALLY RELATED LESSONS
UNIT VI

BOOKLETS

Fundamentals of Tax Preparation/Coursework. Internal Revenue Service, Department of the Treasury, Publication 796, Washington, D. C. 20402.

Tax Dollars and What They Mean To You. National Research Bureau, Inc., 424 North 3rd Street, Burlington, Iowa 52601.

Taxes and the Public Interest. Conference on Economic Progress, 1001 Connecticut Avenue, N. W., Washington, D. C. 20036.

Teaching Taxes. U. S. Treasury Department, Internal Revenue Service, Washington, D. C. 20224.

Your Federal Income Tax. U. S. Treasury Department, Internal Revenue Service, Virginia.

FILMS

Federal Taxation. This film analyzes the sources and uses of federal tax revenue with emphasis on defense and the general welfare as authorized by the Constitution. 11 minutes, 1966, State.

Social Security Story. Motion Picture Enterprises, John Tyler Community College, Chester, Virginia. This film discusses what happens when a person loses his social security card and how earnings are reported. 14 minutes.

Teaching Taxes. Internal Revenue Service, Richmond, Virginia 23219.
400 N. 8th Street

PAMPHLETS

A Brief Explanation of Medicare (SSA75 -10043). U. S. Department of Health, Education, and Welfare, Social Security Administration, U.S. Government Printing Office.

Estimating Your Social Security Retirement Check (SSA76-10047). U. S. Department of Health, Education, and Welfare, Social Security Administration, U. S. Government Printing Office.

Fairness. . . How To Report Your Income For Social Security (SSA72-10025). U.S. Department of Health, Education, Welfare, Social Security Administration, U. S. Government Printing Office.

If You Become Disabled (SSA-10029). U. S. Department of Health, Education and Welfare, Social Security Administration, U.S. Government Printing Office.

If You Work After You Retire (SSA76-10069). U.S. Department of Health, Education, and Welfare, Social Security Administration, U.S. Government Printing Office.

Social Security Checks for Students 18 To 22 (SSA73-10048). U.S. Department of Health, Education, and Welfare, Social Security Administration, U.S. Government Printing Office.

Understanding Taxes. Publication #21, Internal Revenue Service, U.S. Treasury Department, Washington, D. C. 20225.

Understanding Taxes. Teachers Guide Publication #21, Internal Revenue Service, Washington, D. C. 20000.

Your Social Security (SSA75-10035). U. S. Department of Health, Education, and Welfare, Social Security Administration, U. S. Government Printing Office.

Your Right To Question The Decision Made On Your Claim (SSI-58). U. S. Department of Health, Education, and Welfare, Social Security Administration, U. S. Government Printing Office.

TRANSPARENCIES

The Income Tax. 20 or more visuals. Visual Products Division, 3M Center, St. Paul, Minnesota 55101, request price.

GAMES

Economic System, T. R. Harris and J. S. Coleman. Western Publishing Company, Inc., School and Library Department, 150 Parish Drive, Wayne, New Jersey 07470.

The Community, H. J. Crammer. Science Research Associates, 259 East Erie St., Chicago, Illinois 60611.

Wheel and Deal. Cadaco, Inc., 310 West Polk St., Chicago, Illinois 60607.

IWE II

UNIT VII

CONSUMER DECISION MAKING

Lesson 1. Credit

Lesson 2. Day To Day Spending

Lesson 3. Savings

Developed By

B. W. Allen

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit VII
Lesson 1

SUBJECT: Credit

OBJECTIVES: The student will (1) explain the cost of credit, (2) identify the different types of credit cards, (3) compare the advantages and disadvantages of a credit card, (4) obtain loans of cash, and (4) evaluate his credit rating.

TEACHING AIDS: Overhead projector, pretest, filmstrip projector, and record player.

MATERIALS: Transparencies, handouts, filmstrips: Charge Account Applications, Charge Cards and Charge Statements, The Bank Loan, The Finance Company. The Retail Merchants Credit Association. 1970, Bailey-Film Associates.

REFERENCES: The Time-Life Book of Family Finance. Time-Life Books, 1969, New York, New York.
Succeeding In The World Of Work. McKnight and McKnight Publishing Company, 1970, Bloomington, Illinois.

I. PREPARATION (of the learner)

Make a list of everything which you have purchased in the last month. Check those items which you think you could have purchased on credit. Follow with a discussion on the usefulness of credit. Have students find out cost of an auto loan and credit at a clothing store in terms of an annual percentage rate.

Pass out Pretest VII-1-1.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. What Is Credit? A means of obtaining an item or a service now and paying for it later.	Examples of what credit can purchase: 10-speed bike, clothing, jewelry, visit to dentist, money (a loan for a car) How many of you have used credit in the last month? Have students give examples.
B. How Much Does Credit Cost? 1. Different lenders receive different rates.	Students give results of credit evaluation.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
B. How Much Does Credit Cost? (Continued)	
2. "Truth in Lending" Law passed 1969	All finance charges must be plainly stated in dollars and as an "annual percentage rate". Example: a loan on a $7000 auto at 12 1/2% interest is $840.
3. "Open Account" Example: electricity and telephone	No apparent charge for the credit. Hidden in the price paid for merchandise or service. Most must be paid in full within 30 days. After that there is a finance charge, usually 1 1/2 % per month or 18% annually.
4. Revolving Account	Have students role play. Also use paper money to illustrate how the revolving account works.
C. Types Of Credit Cards 1. Single use card 2. Travel and entertainment card 3. Bank credit card	Stress the difference and give examples of each type of card. Refer to transparencies VII-1-2, VII-1-3, VII-1-4.
D. Advantages Of Credit Cards	List on transparency VII-1-5. Pass out handout VII-1-6. STRESS: Can purchase goods and services when short of money and pay at a later date. Avoid carrying large sums of money. Accepted as identification.
E. Disadvantages Of Credit Cards	List on transparency VII-1-5 and handout VII-1-6. STRESS: Easy to build up debt Stolen and used in your name.
F. Filling Out Credit Card Applications	STRESS; Give correct information. Have regular salary and savings. May use guest speaker at this point. Filmstrips: Charge Account Applications Charge Cards and Charge Statements
G. Loss Of Credit Card	Transparency VII-1-7. Notify issuer by telephone and letter.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
H. Installment buying	STRESS: Each contract may vary greatly. Read fine print.
I. Loans of Cash 1. Commercial banks 2. Consumer-finance companies 3. Credit unions 4. Life insurance companies 5. Savings account loans 6. Pawnbrokers	Filmstrips: The Bank Loan, The Finance Company
J. How's Your Credit Rating? 1. Make payments on time. 2. Don't allow checks to bounce.	Class discussion "How many of you have a good credit rating?"

III. APPLICATION

Problem: A student needs $400 to buy a used car. Where can he get the money and how much will it cost him? Have students work in groups to call or interview different loan companies.

IV. TEST

What is credit?
List two advantages of credit.
List two disadvantages of credit.
What are five sources of credit?
How can you keep your credit rating high?

SUGGESTED ACTIVITIES: Discuss credit with family and find out what type of credit is used.

NEXT LESSON: Day To Day Spending

PRETEST

True Or False. Circle One.

T. F. 1. Credit can be used only to your advantage.

T. F. 2. Credit costs a little extra.

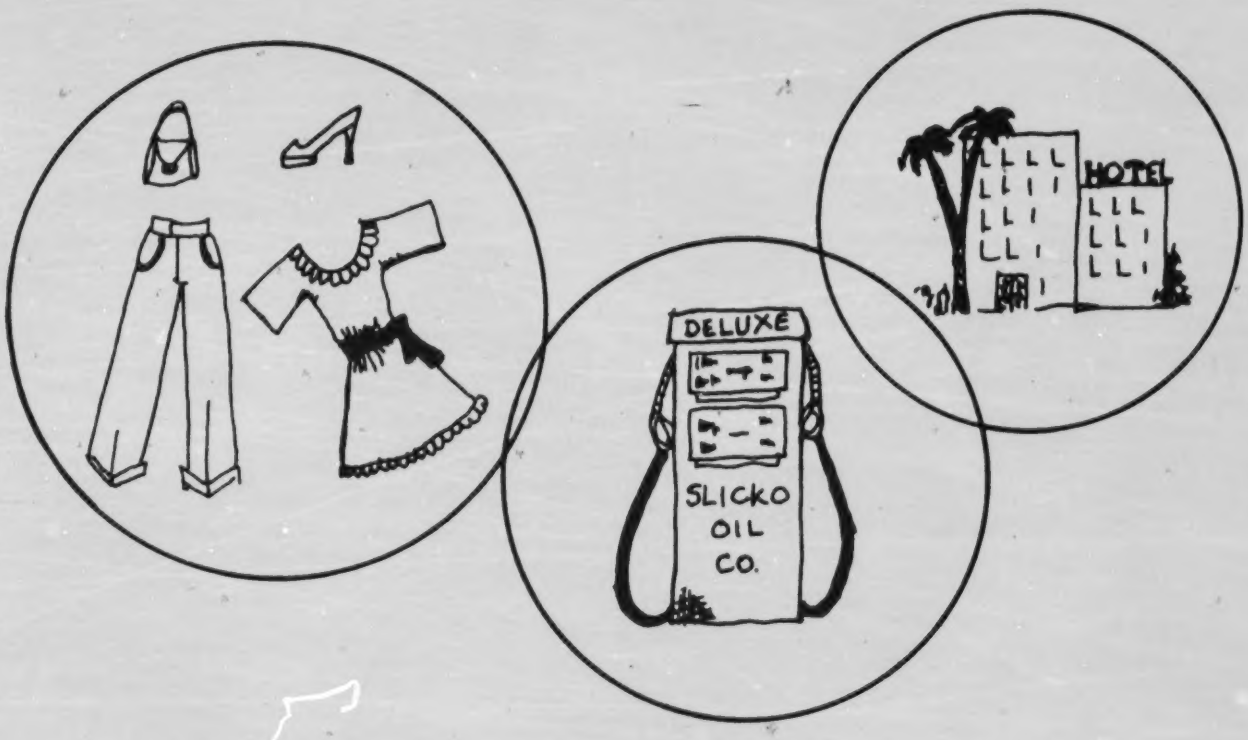
T. F. 3. Anyone can get credit.

T. F. 4. All credit costs the same.

T. F. 5. A bank loan is easier to obtain than a finance company loan.

SINGLE USE CARDS

201

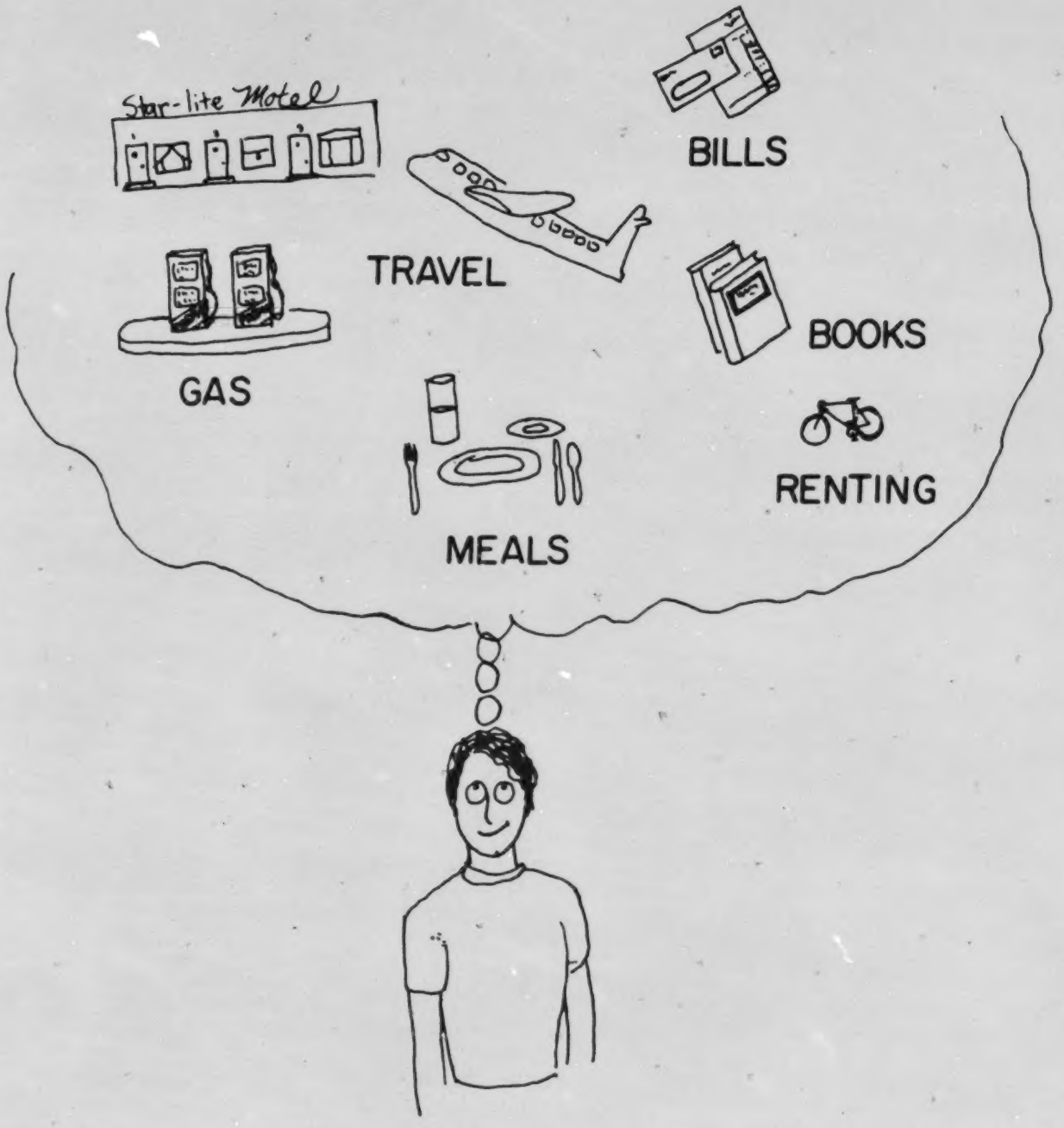


SINGLE USE CARDS ARE OFTEN FROM DEPARTMENT STORES AND OIL COMPANIES

Transparency VII-1-2

TRAVEL AND ENTERTAINMENT

Transparency VII-1-3



BANK CREDIT

Transparency VII-1-4

CREDIT

ADVANTAGES

DISADVANTAGES

Transparency VII-1-5

CREDIT

ADVANTAGES	DISADVANTAGES

Handout VII-1-6

LOST!

A CREDIT CARD!

HERE IS WHAT YOU DO:

NOTIFY ISSUER BY:

TELEPHONE

LETTER

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit VII
Lesson 2

SUBJECT: Day To Day Spending

OBJECTIVES: The student will (1) list the information needed to prepare a budget and (2) plan a budget.

TEACHING AIDS: Pretest,

MATERIALS: Pretest, handouts.

REFERENCES: The Time-Life Book of Family Finance. Time-Life Books, 1969, New York, N.Y.

Industrial Cooperative Training I Curriculum Guide, VPI & SU, Blacksburg, Virginia 24061 (1974)

Succeeding In The World Of Work. McKnight and McKnight Publishing Company, Bloomington, Illinois (1970)

I. PREPARATION (of the learner)

Pretest VII-2-1.

II. PRESENTATION (of the information)

	INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A.	What Is A Budget? Spending plan for managing money.	Discussion: Everyone needs a budget; the smaller the income the more a budget is needed.
B.	What Must You Know To Prepare A Budget? 1. Your goals 2. Your income 3. Expenditures	Refer to handouts VII-2-2, VII-2-3, VII-2-4.
C.	How Can You Prepare A Simple Budget?	Refer to handout VII-2-5.

III. APPLICATION

Prepare a personal budget using the handouts.

IV. TEST

What is a budget?
What information is necessary for preparing a budget?
Who needs a budget?

SUGGESTED ACTIVITIES:
Live on your budget for one month and report back to class.

NEXT LESSON: Savings

PRETEST

TRUE OR FALSE: Circle the correct answer.

T. F. 1. Plan spending by thinking ahead.

T. F. 2. Buy only sale items.

T. F. 3. Be aware of your lifestyle, know what is suitable for your needs and wants.

T. F. 4. Budget is best used with large income to avoid excess spending.

T. F. 5. A budget should include savings.

FIXED EXPENSES?

Taxes
- Federal income tax
- State income tax
- Property tax

Monthly Rent or Mortgage Payments

Utilities
- Telephone
- Gas
- Electricity
- Water

Insurance
- Life
- Health and accident
- Hospitalization
- Fire and Theft
- Automobile
- Homeowner's
- Social security
- Others

Annuities (and other investments toward retirement)

Fuel (for home heating)

Union Dues

Professional Association Dues

Interest (on loans where principal is not being repaid along with interest)

Regular Payments
- Interest on loans
- On furniture or equipment
- On car
- Christmas Club

Safety Deposit Box

Car Licenses - state and city

School Tuition, Textbooks and Fees

FUTURE FLEXIBLE BUDGET ITEMS

Clothing

Home Furnishings and Household Equipment - including repairs

Home Improvement - including equipment and repairs

Contributions
- Church
- Charities
- Civic Groups
- Professional Groups
- Fraternal Groups

Annual Subscriptions
- Magazines
- Papers

Medical and Dental Care - not covered by insurance, including medicines

Entertainment - including hobbies unless included under personal allowances or day-to-day expenses.

Gifts
- Birthdays
- Wedding and Anniversaries
- Christmas
- Babies
- Graduation

Cushion - for the unexpected and emergencies

Handout VII-2-3

DAY-TO-DAY LIVING COSTS

Car Upkeep and Transportation

Entertainment
- Extra Food
- Candies
- Flowers

Family Personals
- Toothpaste
- First Aid
- Shaving Supplies
- Cosmatics

Food
- Meals Eaten At Home
- Meals Eaten Out

Household Help
- Care of House
- Care of Yard
- Care of Baby

Laundry, dry cleaning, clothing repairs

Stationery, postage, newspapers

Handout VII-2-4

A TRIAL PLAN

Income:	For one budget period	For one year
Subtract Future Fixed Expenses		
Balance:		
Subtract Future Flexible Expenses		
Balance:		
Subtract Past-Due Bills		
Balance:		
Subtract Day-To-Day Living Costs		
Savings For Goals		

Handout VII-2-5

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit VII
Lesson 3

SUBJECT: Savings

OBJECTIVES: The student will (1) explain how he can save money, (2) list four places where money can be saved, (3) explain the varying interest rates, and (4) be able to use a checking account.

TEACHING AIDS: Overhead projector, pretest inventory, film strip projector

MATERIALS: Handouts, filmstrip: The Credit Union. Retail Merchants, 1970, Bailey Film Associates.

REFERENCES: The Time-Life Book of Family Finance. Time-Life Books, 1969, New York, New York.
Succeeding In The World Of Work. McKnight and McKnight Publishing Company, 1970, Bloomington, Illinois.
Industrial Cooperative Training I Curriculum Guide, VPI & SU, 1974, Blacksburg, Virginia.

I. PREPARATION (of the learner)

Pretest VII-3-1

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. How Can You Save?	Handout VII-3-2
1. Payroll deductions	
2. Bonds	
3. Direct deposits	
4. Increased withholding tax	
B. Where Can You Save?	Discuss each.
1. Commercial banks - wide variety of services; savings, checking accounts, mortgage loans, auto loans, personal and business loans.	Use games listed at end of unit
2. Mutual savings banks	
3. Savings and loan associations	
4. Credit unions	Filmstrip: The Credit Union
5. U. S. Treasury	
C. How Do Interest Rates Vary?	POINT OUT: differences in rates and terms.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
D. Checking Accounts 1. How to complete a check 2. How to balance a checkbook.	ASK: Why do people have checking accounts? What are some of the dangers of checking accounts? Handout VII-3-3. Refer to transparency VII-3-4.

III. APPLICATION

Students research interest rates for different savings institutions.

IV. TEST

1. List four ways in which you can save.
2. List four places where you can save.
3. Fill out a sample check correctly.

SUGGESTED ACTIVITIES:

Students open a savings account and a checking account.

Students participate in games suggested at the end of unit.

PRETEST

Answer the following questions.

_____ Do you have any kind of savings?

_____ Do you save money regularly?

_____ Do you think saving money is important?

_____ Do you have a checking account?

HOW TO SAVE

1. Payroll deductions
2. Bonds
3. Direct deposits
4. Increased withholding tax

PLACES TO SAVE

1. Commercial banks
2. Mutual savings banks
3. Savings and loan associations
4. Credit unions
5. U. S. Treasury

MANAGING MONEY

TO RECONCILE YOUR BANK ACCOUNT, FOLLOW THE PROCEDURE BELOW:

Enter Balance Shown
On Bank Statement $_____ Balance Shown In Your Checkbook $_____

Add Deposits
Not On Statement $_____

$_____

$_____

TOTAL $_____

SUBTRACT Checks Issued
But Not On Statement

Date or No.	Amount
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
TOTAL	$_____
BALANCE	$_____

SUBTRACT activity charges and other bank charges not in checkbook

$_____

_____

_____

TOTAL $_____

BALANCE $_____

THESE TOTALS REPRESENT THE CORRECT AMOUNT OF MONEY YOU HAVE IN THE BANK AND SHOULD AGREE

IF YOUR ACCOUNT DOES NOT BALANCE, check the items below:

1. Are the amounts of all the deposits you have entered in your checkbook the same as shown on this statement?
2. Did you write any checks which are not entered in your checkbook?
3. Is the amount of each check correctly recorded in your checkbook?
4. Are all additions and subtractions in your checkbook correct?
5. If unable to balance your accounts, contact the bank for assistance.

Handout VII-3-3
and Transparency VII-3-4

SUGGESTED GAME

Banking by H. J. Cranmer, Science Research Associates, 259 East Erie Street, Chicago, Illinois 60611.

Time Required: 2 hours

Number of Players: 6-24 participants
2-8 teams

OVERVIEW:

This game involves the players in the financial activities and decisions that are to be made by commercial banks. Each team represents three banks, and the average of the activities and decisions made by the three banks is the basis used for scoring.

Behavioral Objectives:

Following the completion of play, the team members will be able to: (1) identify means by which interest rates are set to stimulate borrowing and depositing and why this rate must be attractive, (2) understand why various banking activities are important to individual banks, (3) understand the many functions of banks other than places for investing, (4) understand that only a portion of deposits can be used for making loans, (5) understand how profits are made, (6) understand ways in which consumers and businesses can use their savings or idle funds, and (7) understand the banks' roles in the economy of an area.

SUGGESTED GAME

Consumer, by Gerald Zaltman, Western Publishing Company, Inc., School and Library Department, 150 Parish Drive, Wayne, New Jersey 07470.

Time Required: 1 1/2 - 2 1/2 hours Number of Players: 11 - 34 participants

OVERVIEW:

Installment buying decision-making is simulated in Consumer. The interactions and the competitive nature of the game encourage participant involvement. Three roles are assigned and the participants compete within their roles to accumulate the greatest number of points. The roles are (1) consumers, (2) credit managers, and (3) loan managers. The participants experience the interactions between consumers and credit and loan managers and must (1) weigh the added cost of financing a purchase against the additional value to them of having the item immediately; (2) determine whether their purchases are yielding the greatest utility for their money; and (3) guard against unanticipated events not generally covered by insurance.

A post-game evaluation should be conducted with content information to improve decision-making disseminated and discussed. Repetitive use of the simulation is strongly recommended to allow each participant the opportunity to improve his performance.

SUGGESTED GAME

Quaker Supermarket Management Decision Game (author unknown) The Quaker Oats Company, Customer Programs Department, Merchandise Mart Plaza, Chicago, Illinois, 60654.

Time Required: 6 - 8 hours

Number of Players: 5 (minimum)
no maximum

OVERVIEW:

The game is primarily an on-the-job training situation. It is to give the participants a better understanding of the supermarket operation. The game attempts to duplicate actual situations. The participants make decisions involving prices, inventory, advertising, specials, hiring, and firing, etc. In its present form the game requires the use of IBM equipment for printouts and answers from the company.

The participants are provided the opportunity to:

(1) determine what prices to set for each commodity;

(2) decide how much to order for each department;

(3) determine what specials to feature;

(4) decide how much to spend on advertising;

(5) determine whom to employ; and

(6) determine whom to fire.

SUGGESTED GAME

The Game of Life (author unknown). Milton Bradley Company, Springfield, Mass.

Time Required: one hour. Number of players: 2 - 8 participants

OVERVIEW:

A board game based primarily upon chance as players proceed through "life" earning, investing, insuring, marrying, propagating, borrowing and repaying, gambling, and generally amassing a fortune. The winner is determined by the participant with the greatest amount of cash. Board movements are dictated by the Wheel of Fate.

SUGGESTED GAME

Business Simulation I (author unknown). Arizona DECA, 1333 West Camelback Road, Suite 115, Phoenix, Arizona 85013

Time Required: 30 minutes per time period

Number of Players: No limit

OVERVIEW:

The participants are assigned the role of an assistant buyer in a local department store responsible for buying and pricing a single product. The game is divided into time periods in which the participant makes two decisions: (1) amount of product to purchase, and (2) the retail price to be charged for the product. A referee's key is provided to determine the participant's buying and pricing success. The winner is determined by the participant with the highest accumulation of net profit.

The simulation director should consider organizing the participants into teams with one participant selected as the assistant buyer. The interaction in decision-making greatly enhances usage of the game.

SUGGESTED GAME

International Trade by H. J. Cranmer, Science Research Associates, 259 East Erie Street, Chicago, Illinois 60611.

Time Required: 2 hours

Number of Players: 6 - 24 participants
1 - 4 teams

OVERVIEW:

In this game, competitive importers and exporters seek profits from trade. The process improves the welfare of the two areas involved because, after trading, each area has more of each commodity than individual resources could have produced. In working for their own gain, traders stimulate international trade. In later rounds, additional conditions show the effects of tariffs and balance of payments on the volume and extent of trade.

The team with the highest combined satisfaction points (both areas), as shown by the Satisfaction Charts, wins the game.

Members of a team play roles in International Trade. There are a U.S. importer and a Common Market exporter of one product, and a Common Market importer and a U.S. exporter of another. There are two bankers - making a total of six roles.

SUPPLEMENTAL TEACHING MATERIALS FOR IWE GENERALLY RELATED LESSONS UNIT VII

BOOKS

Feir, Richard, Economics For Everyday Living. New York: College Entrance Book Company, 1966.

Wilhelms, Fred, Heimerl, Ramon, and Jelley, Herbert, Consumer Economics. New York: McGraw-Hill, 1966.

BOOKLETS

How To Get Help When You Invest. James Kreeger & Co., 1625 Eye Street N.W., Washington, D. C., 20006.

How Much Is Your Money Worth? William Frederick Press, 55 East 166th Street, New York, New York 20028.

Money and Banking - Our Everyday Living. American Bankers Association Banking Education Committee, 12 East 36th Street, New York, New York 10016.

Planning Financial Security For The Family. Extension Division, Cooperative Extension Service, Virginia Polytechnic Institute & State University, Blacksburg, Virginia 24061.

The Story of American Banking. American Bankers Association, Box 462, Richmond, Virginia 23203.

Using Bank Services. American Bankers Association, or Virginia Bankers Association, P. O. Box 462, Richmond, Virginia 23203.

FILMS

Banks and Credit. Shows the nature and activities of a commercial bank. Defines credit, showing how it is created and put to work by the bank. Illustrates how deposits help supply funds which enable the bank to fulfill its functions. Business Education Films, Division of Alden Films, 5113 16th Ave., Brooklyn, New York 11204.

Paying By Check. Tells how a checking account works, how to write a check, how a check is processed and how to balance an account at the end of the month. Presents the history, development and importance of checking. Virginia Bankers Association, Box 462, Richmond, Virginia 23203.

Your Credit Is Good. 13 min. Carefully describes in a sequence of artwork how installment buying works. Emphasizes that no matter what you think you have been promised verbally, you pay what it says on the contract. Read the contract. Discusses different types of loan companies and suggests ways to reduce finance charges. 1972. Visual Aids Services, University of Illinois, 1325 South Oak Street, Champaign, Illinois 61820.

IWE II

UNIT VIII

CITIZEN RESPONSIBILITIES

Lesson 1. Family Responsibilities

Lesson 2. Civic Responsibilities

Lesson 3. Legal Responsibilities

Developed By

Edward A. Atkins

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit VIII
Lesson 1

SUBJECT: Family Responsibilities

OBJECTIVES: Students will be able to list the responsibilities of being part of a family.

TEACHING AIDS: Overhead projector.

MATERIALS: Transparencies.

REFERENCES: Bassiouni, M. Cherif and Sister Thecla Shiel, Youth and The Law, Houghton Mifflin Company, Boston, Massachusetts.

I. PREPARATION (of the learner)

Have students discuss the rights which parents have in disciplining their children.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Two Types of Families	
1. Nuclear	Consists of only a mother, a father, and their children.
2. Extended	Consists of parents, children, grandparents, aunts, uncles, cousins, and other relatives living together.
B. Parents and School Can Affect the Future Happiness of Children In Several Ways.	Fostering trust or mistrust. Fostering love or hate. Fostering self-confidence, respect and perseverance, or fear, defeatism, and greed. A mixed up family life contributes to instability among the young. If family is harmonious then the future lives of children tend to be harmonious. STRESS: these are factors which contribute to the quality of life which will be attained when young people become heads of their own homes. See Transparency VIII-1-1.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
C. Generation Gap.	Parents and children have misunderstandings and disagreements on many subjects.
D. Parents, Children and The Law.	
1. Discipline:	Parents' right to use reasonable physical punishment which may cause the child discomfort.
2. Behavior:	Parents are responsible for the conduct of their children.
3. Earning:	Parents can control the children's earning.
4. Loss of Custody	Parents may lose custody of their children by legal separation, divorce, by other adults adopting the children, by placing children under a guardian - thus designating children as the responsibility of the court.
5. Running away.	Children who live away from home without the permission of parents are subject to arrest.
6. Marriage.	The legal age for marriage varies among the states. Differs for male and female.
7. Curfews.	A curfew law forbids the presence of juveniles on city streets after a designated hour of night.
	Show transparency VIII-1-2.

III. APPLICATION

Have students discuss laws which affect parents and/or their children.

IV. TEST

Have students list seven laws which affect parents and/or their children.

SUGGESTED ACTIVITIES: Take students on a field trip to a detention home.

PARENTAL AND SCHOOL ENVIRONMENT CAN AFFECT FUTURE HAPPINESS

TRUST

LOVE

RESPECT

SELF CONFIDENCE

PERSEVERANCE

CULMINATES IN

HARMONY AND HAPPINESS

Transparency VIII-1-1

PARENTS, CHILDREN AND THE LAW

RUNNING AWAY

BEHAVIOR

CUSTODY

MARRIAGE

CURFEWS

DISCIPLINE

Transparency VIII-1-2

INSTRUCTOR S LESSON PLAN
Generally Related Information

Unit VIII
Lesson 2

SUBJECT: Civic Responsibilities

OBJECTIVE: Students will be able to list their legal civic responsibilities.

TEACHING AIDS: Overhead projector.

MATERIALS: Transparencies.

REFERENCES: Groll, Richard, and Zavin, Jack, Law and The City. Houghton Mifflin Company, Boston, Massachusetts.

I. PREPARATION (of the learner)

Have students discuss what they know or have heard about their local courts.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Citizens	Citizenship - being a member of a community. Fourteenth Amendment of U.S. Constitution - all persons born or naturalized in the United States, and subject to the jurisdiction thereof, are citizens of the United States and the state wherein they reside. Citizens make new laws, obey laws, enforce laws, and request changes in the laws. Refer to transparency VIII-2-1.
B. The Law : Birth and Growth	Laws - rules for living together. Common Law - unwritten law. States adopted their own written constitutions. Statutes - written acts.
C. State Court System	Courts of limited jurisdiction, i.e. Justice of the Peace Courts. General Trial Courts, i.e. Judge and Jury.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
C. State Court System (continued)	General Trial Courts (continued) Trial Evidence Testimony Jury and Judge Verdict and Judgment Intermediate Appellate Courts - (Reduces the load of State Supreme Court) State Supreme Court.
D. Two Types of Laws.	Civil - has plaintiff and defendant Criminal - prosecutor and defendant Refer to Transparency VIII-2-2.
E. Regulatory Commissions - Regulates Activities in Certain Fields	Traffic, morals, liquor, health, human relations Refer to Transparency VIII-2-3.
F. Government - the Authoritative Administration of the Affairs of a Nation, State, City, Etc.	Legislative: Congressmen, Senators (elected) Executive: President (elected) Judicial: Supreme and Federal Courts Democracy: A form of government ruled by the people.

III. APPLICATION

Have students discuss the reasons for having the different types of courts

IV. TEST

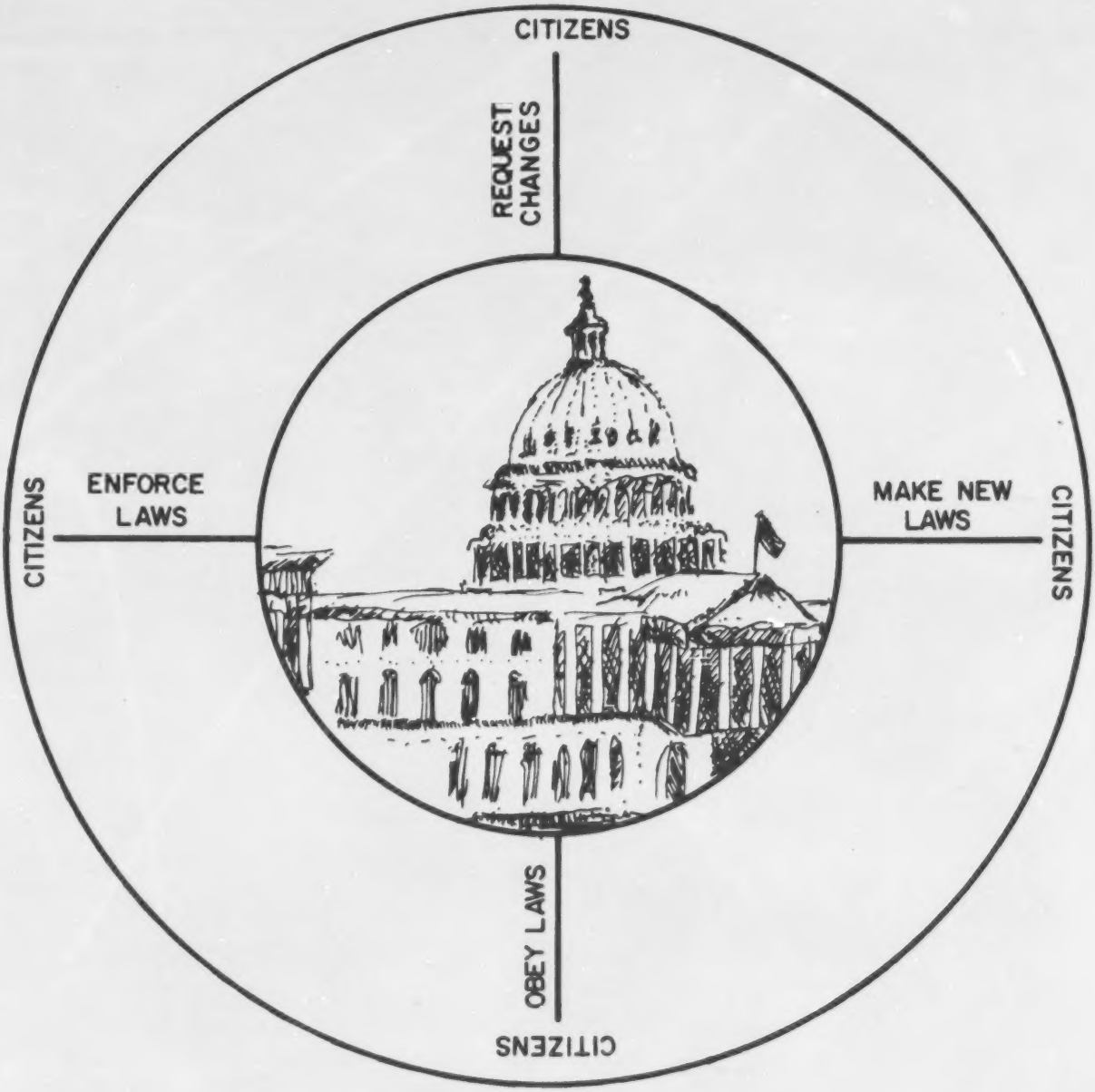
Have students list the three courts governed by the State and define each

Have students list the five Regulatory Commissions and define each.

SUGGESTED ACTIVITIES: Take students on field trip to a local court system.

NEXT LESSON: Legal Responsibilities

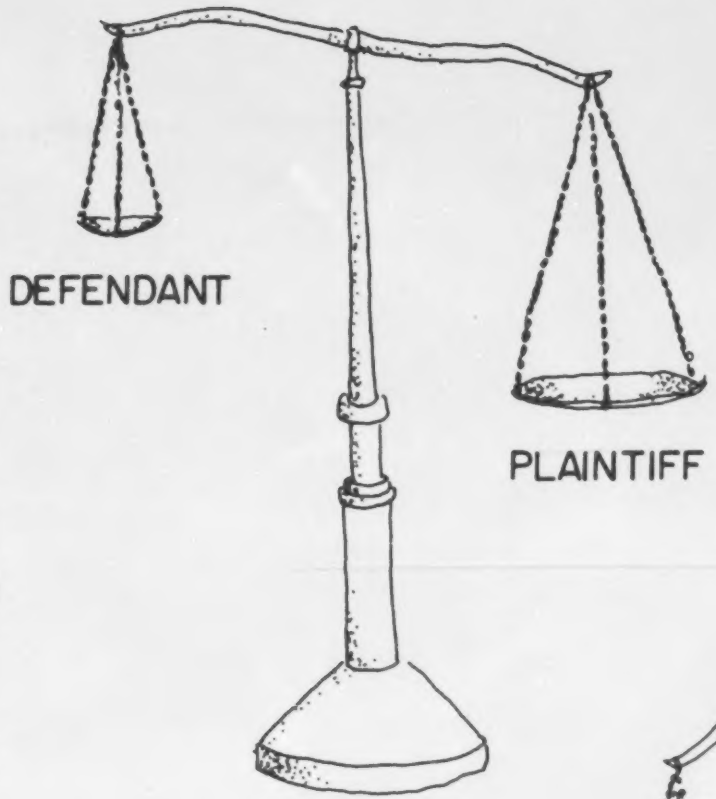
CITIZENS & GOVERNMENT



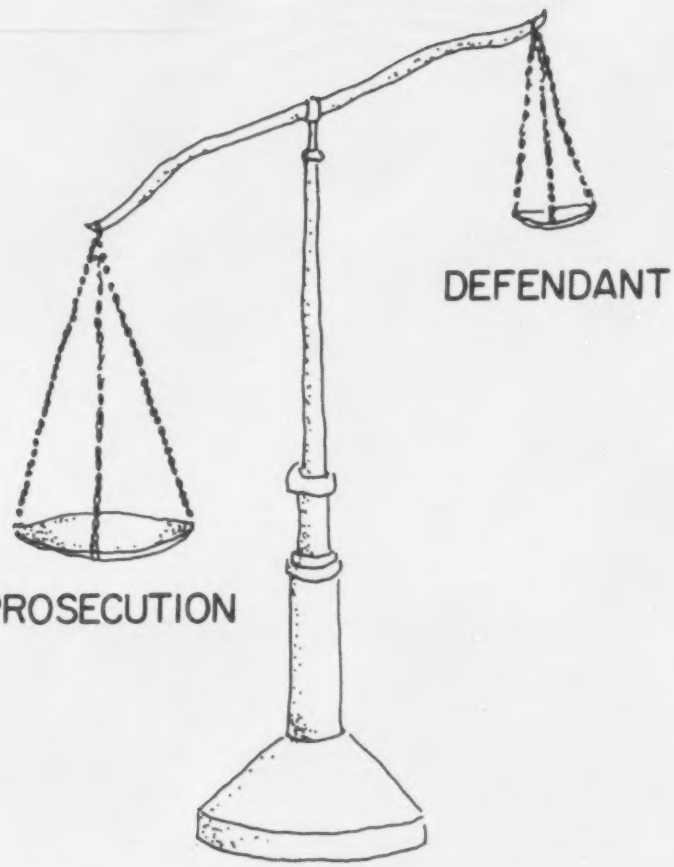
Transparency VIII-2-1

BURDEN OF PROOF

CIVIL AND CRIMINAL LAWS



CIVIL CASE



CRIMINAL CASE

Transparency VIII-2-2

REGULATORY COMMISSIONS

TRAFFIC

MORALS

LIQUOR

HEALTH

HUMAN RELATIONS

Transparency VIII-2-3

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit VIII
Lesson 3

SUBJECT: Legal Responsibilities

OBJECTIVE: The student will be able to list and define ten different types of crimes.

TEACHING AIDS: Overhead projector.

MATERIALS: Transparencies.

REFERENCES: Bassiouni, M. Cherif, Lawrence, Michael and others, Crimes and Justice. Boston: Houghton, Mifflin Company.

I. PREPARATION (of the learner)

Have students make a list of various types of criminal activities.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Homicide: One Individual Takes the Life of Another.	Murder: killing that is deliberate and malicious. Manslaughter: criminal homicide which has mitigating circumstances. Voluntary manslaughter: sudden rage and/or passion of the killer is provoked by the victim. Involuntary manslaughter: the actions resulting in death are unintentional. Refer to transparency VIII-3-1.
B. Crimes Which Endanger Property, Hinder Government and/or Interfere With Public Peace and Decency.	Assault: one person threatens to injure another. Battery: illegal beating of another person. Kidnapping: taking and detaining a person against his will. Rape: a sexual assault on a female by a male 14 years of age or older. Robbery: taking the property of another by the use of force or intimidation.

II. PRESENTATION(continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
B. Crimes Which Endanger Property, Hinder Government and/or Interfere with Public Peace and Decency. (continued)	Burglary: breaking and entering, or staying inside another person's building without permission and with the intent to commit a felony. Arson: purposely setting fire to a building. Treason: betrayal of one's country or giving aid to her enemies. Theft: stealing of four types. (1) larceny, (2) embezzlement, (3) swindling, (4) keeping lost property. Drug Abuse: unauthorized manufacture, possession, selling, administering, or dispensing of specified dangerous drugs. Refer to Transparencies VIII-3-2, VIII-3-3, VIII-3-4.
C. Five Reasons for Imprisonment	Individual deterrence: the prisoner is taught a lesson. General deterrence: the prisoner's experience sets an example for other people. Removal: the prisoner is removed from society for as long as he is considered dangerous to the public. Revenge: punishment for anti-social acts; philosophy of "getting even" Refer to Transparencies VIII-3-5 and VIII-3-6.
D. Other Laws	Contract: an agreement between two or more people to do something. Trespassing: a person enters upon real property without permission. Curfews: forbids the presence of juveniles on city streets after a certain hour of the night. Public disorder: a person bothers his neighbor or endangers his community. Drinking: each state defines the legal age for buying alcoholic beverages.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
D. Other Laws (continued)	Interfering with the police: hindering of law enforcement. Profanity and Obscene Gestures: objectionable language or actions in public. Refer to Transparency VIII-3-7.

III. APPLICATION:

Have a police officer talk to the class concerning legal responsibilities.

IV. TEST

Have students list and define ten dangerous crimes.

SUGGESTED ACTIVITIES: Take students on field trip to police department and/or local jail.

CRIME OF HOMICIDE

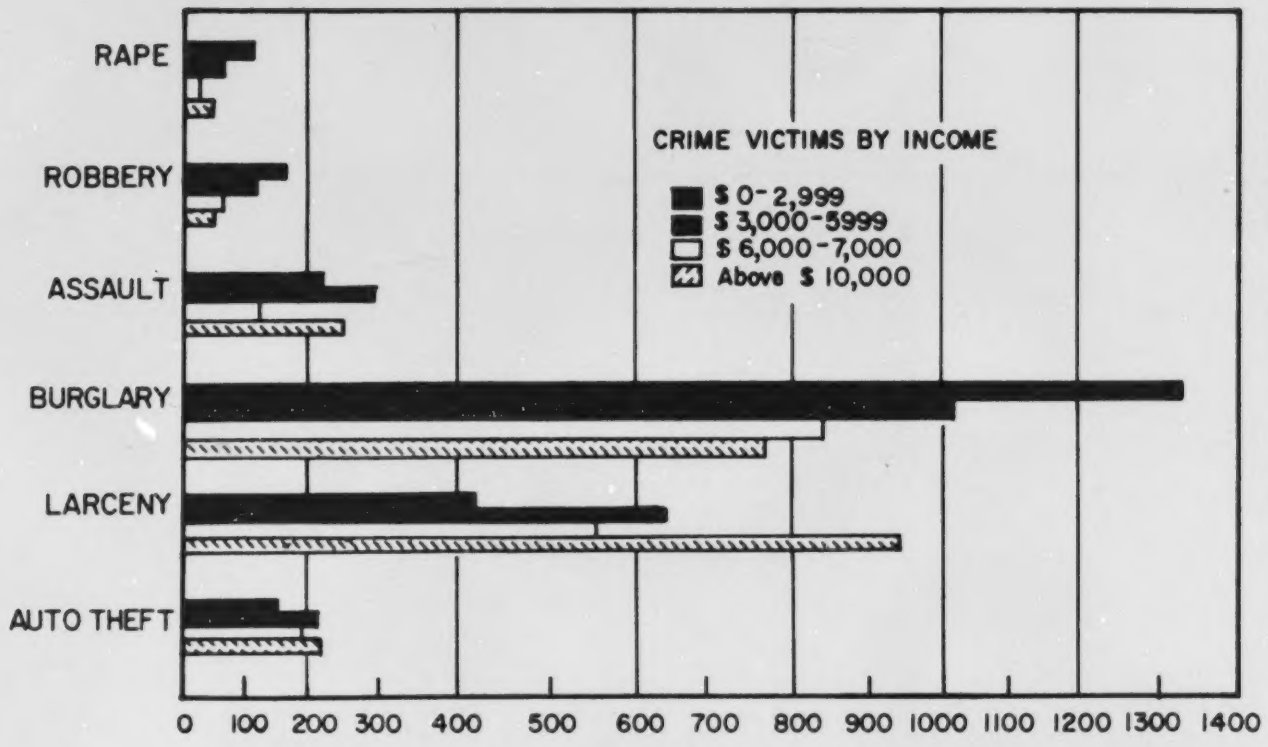
MURDER
(DELIBERATE KILLING)

MANSLAUGHTER
(MITIGATING CIRCUMSTANCES)

VOLUNTARY MANSLAUGHTER
(PROVOKED BY SUDDEN RAGE OR PASSION)

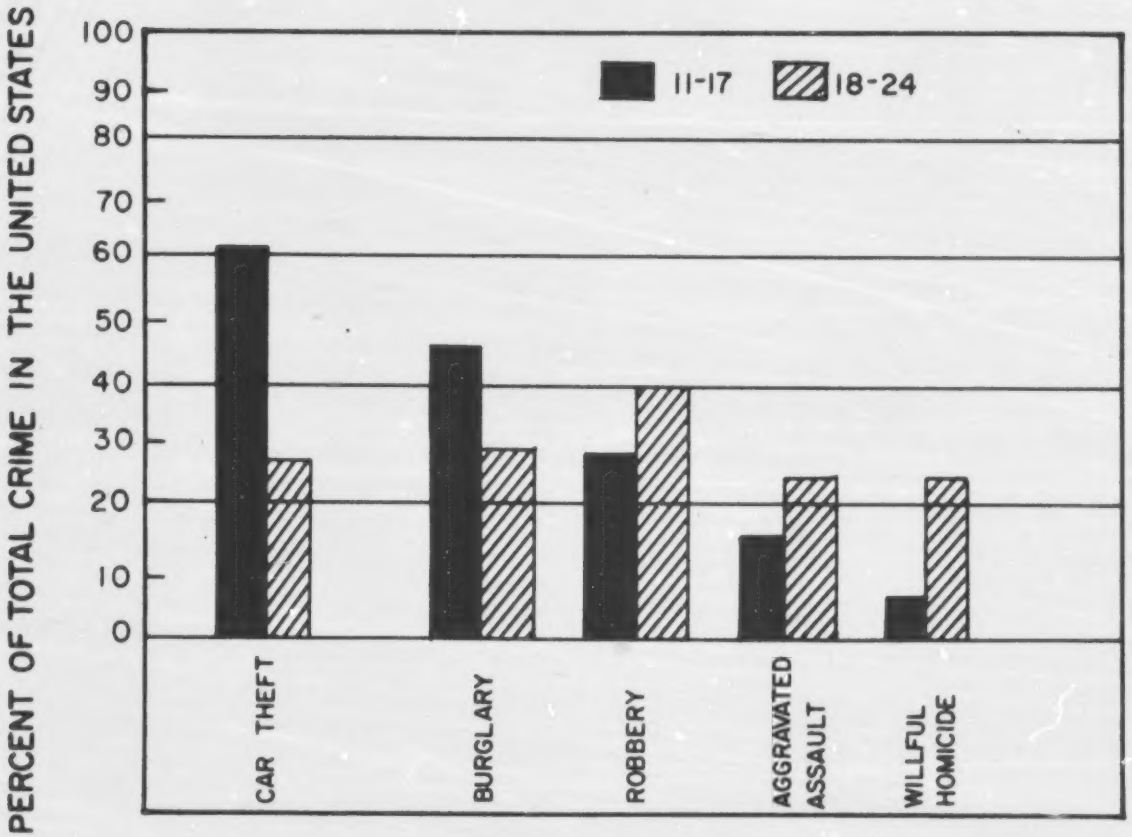
INVOLUNTARY MANSLAUGHTER
(UNINTENTIONAL)

Transparency VIII-3-I



Transparency VIII-3-2

ARRESTS BY AGE GROUP



Transparency VIII-3-3

TYPES OF CRIMES

ASSAULT

BATTERY

KIDNAPPING

RAPE

ROBBERY

BURGLARY

ARSON

TREASON

THEFT

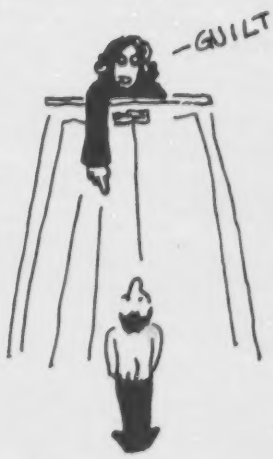
DRUG ABUSE

Transparency VIII-3-4

REASONS FOR IMPRISONMENT

REHABILITATION
(LEARN A SKILL)

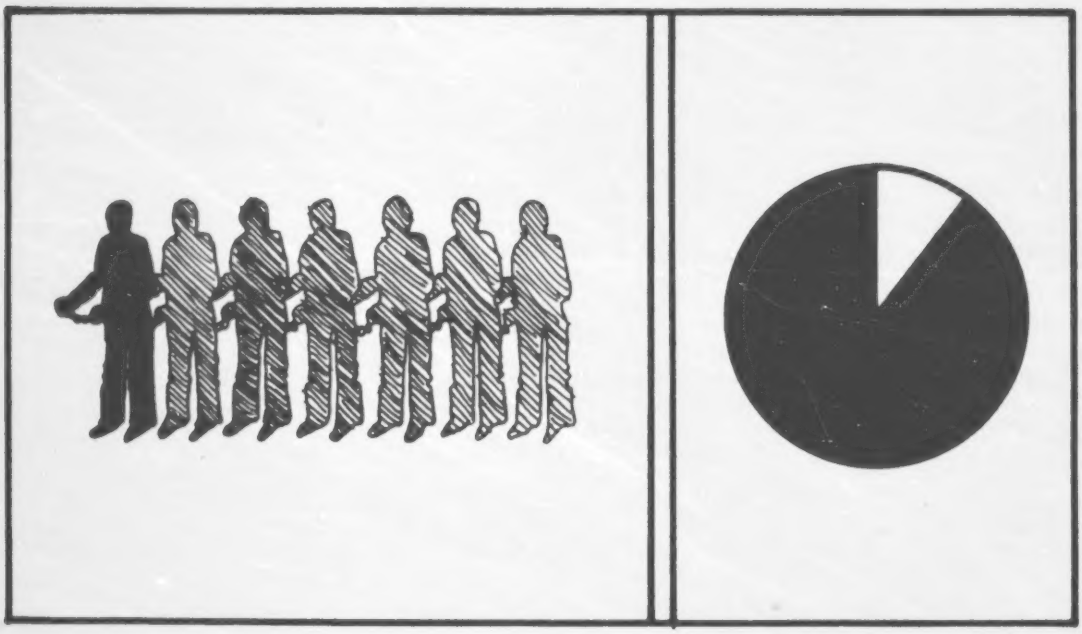
REMOVAL
(PUBLIC IS PROTECTED
FROM DANGER)



REVENGE
(PUNISHMENT
FOR SAKE OF
"GETTING EVEN")

Transparency VIII-3-5

REARREST



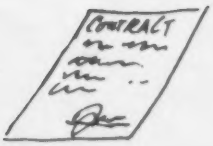
A PERSON ARRESTED FOR CRIME, WILL, ON THE AVERAGE, BE REARRESTED SEVEN MORE TIMES DURING A LIFETIME.

85 PERCENT OF PRISONERS IN PENAL INSTITUTIONS HAVE BEEN CONVICTED PREVIOUSLY.

WHAT REASONS CAN YOU SUGGEST?

SOME IMPORTANT LAWS

CONTRACT LAW



TRESPASSING

CURFEW

PUBLIC DISORDER

DRINKING

POLICE INTERFERENCE

PROFANITY

SUPPLEMENTAL
TEACHING MATERIALS FOR IWE
GENERALLY RELATED LESSONS
UNIT VIII

Pamphlets

Crimes and Justice. M. Cherif Bassiouni, Michael Lawrence, Isidore Starr, and Robert Sammers. Houghton Mifflin Company, Boston, Massachusetts.

Law and the City. Richard Groll and Jack Zevin. Houghton Mifflin Company, Boston, Massachusetts.

Youth and the Law. M. Cherif Bassiouni and Sister Thecia Shiel. Houghton Mifflin Company, Boston, Massachusetts.

IWE II

UNIT IX

Lesson 1. Advantages and disadvantages of proprietorships, partnerships, and corporations.

Lesson 2. You as a Partner.

Lesson 3. Corporations and You.

Developed By

Leslie Smith

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit IX
Lesson 1

SUBJECT: Advantages and disadvantages of proprietorships, partnerships, and corporations.

OBJECTIVES: The student will be able to list at least two advantages and disadvantages of each form of business ownership.

TEACHING AIDS: Overhead projector, film projector.

MATERIALS: Transparencies and study guide.

REFERENCES: Wathall, Wylie A., Getting Into Business. San Francisco: Canfield Press, 1975.

I. PREPARATION (of the learner)

Pretest IX-1-1.
Introduction
1. What is a proprietorship?
2. What is a partnership?
3. What is a corporation?
4. What are the advantages and disadvantages of each type of business ownership listed above?

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. A Proprietorship	
1. A single owner.	Ask students if they know what business ownership is.
2. Usually small business.	
3. Controlled by one individual.	
4. Receives all profits.	Refer to Transparency IX-1-2 to show how owner takes risks and gets profits.
5. Takes all risks.	
6. Most common in retailing and personal services.	Refer to Transparency IX-1-3 to show most common types of proprietorships.
B. A Partnership	
1. Two or more persons acting as co-owners of a business.	Ask students if they know what a partnership is.
2. No limit to the number of partners although 3/4 of all partnerships have only two owners.	See if students can give examples. Refer to Transparency IX-1-4 to illustrate number of partnerships with two owners.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
B. A Partnership is: (continued)	
3. Partnerships are common in law, medicine, real estate, insurance, and retailing.	Refer to Transparency IX-1-5 to illustrate different businesses where partnerships are common.
4. Partners divide profits. 5. Partners divide losses.	Refer to Transparency IX-1-6 to show how profits and losses are shared.
C. A Corporation	
1. The most complicated form of business ownership	Ask students if they know what a corporation is.
2. Many corporations are as small as proprietorships and partnerships.	See if students can cite examples. Make a transparency of local examples of corporations.
3. The corporation exists separate from its owners.	Gather some corporate statements from local corporations and distribute to the students.
4. A corporation is created by applying to the state government for a charter. (lengthy and expensive.)	
5. Owners are called stockholders.	Refer to Transparency IX-1-7.
6. Stockholders elect board of directors which select officers.	
7. Often stockholders, board of directors and officers are the same people in a small corporation. (three needed to get started)	
8. Limited liability. 9. Easy to get money to operate by selling stock.	
D. The Advantages and Disadvantages of the Three Forms of Business Ownership Summarized.	Illustrate through use of study guide. Refer to Handout IX-1-8.

III. APPLICATION

A. Have students define a proprietorship, a partnership and a corporation.

B. Have students list examples of different forms of ownership from the community.

C. Use study guide to reinforce learning of the differences in three forms of business ownership.

IV. TEST

Have students list at least two advantages and disadvantages of each form of business ownership.

SUGGESTED ACTIVITIES:

A. Invite a speaker representing a local proprietorship (preferably a proprietorship for which a student in the class is working) to explain (1) how he started and (2) why a proprietorship was formed.

B. Show a film on ownership or proprietorship. (See references.)

NEXT LESSON: You as a Partner

PRETEST

SMALL BUSINESS OPERATIONS

1. List at least two advantages and two disadvantages of each of the following forms of business ownership.

   Proprietorship

   Partnership

   Corporation

2. What is a limited partner?

3. What is the most common way to divide profits in a partnership?

4. How is a corporation organized?

5. Who controls a corporation?

A SOLE PROPRIETORSHIP

OWNER RECEIVES
ALL PROFITS

OWNER TAKES
ALL LOSSES

Transparency IX-1-2

SERVICES

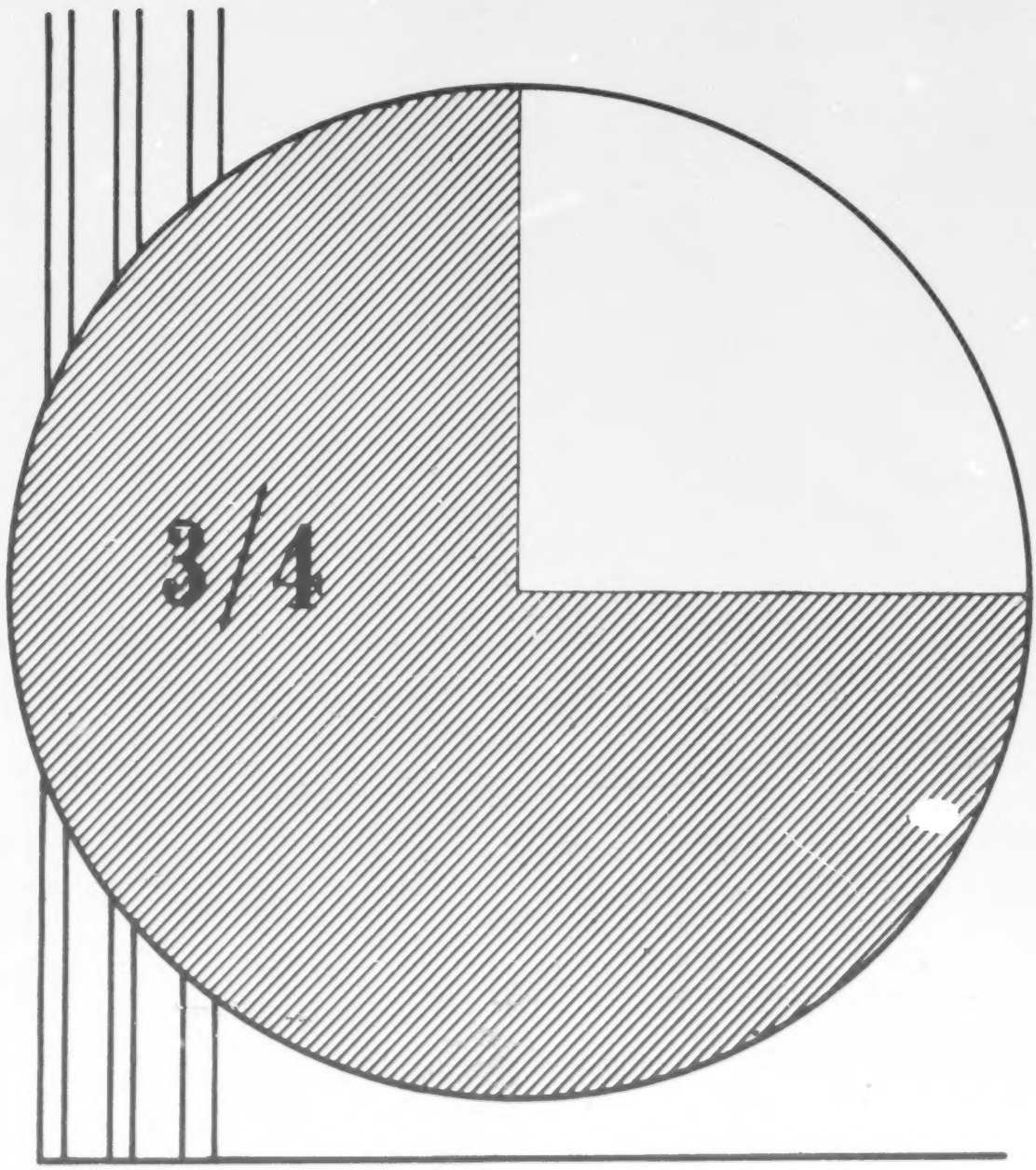
RETAILING

MOST COMMON TYPES OF

SOLE PROPRIETORSHIPS

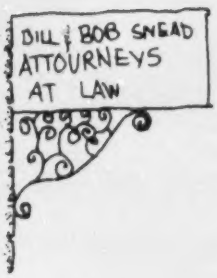
Transparency IX-1-3

TWO-PARTNER PARTNERSHIPS



Transparency IX-1-4

PARTNERSHIPS ARE COMMON IN



LAW

MEDICINE

INSURANCE

REAL ESTATE

PARTNERSHIP

PROFITS AND LOSSES ARE DIVIDED AMONG...

PARTNERS

Transparency IX -1-6

CORPORATION

PROFITS ARE DIVIDED AMONG STOCKHOLDERS

Transparency IX-17

SMALL BUSINESS OPERATIONS

Study Guide

When a business is begun, a key question must be answered, "What should be the form of ownership?" That is, should you own the business by yourself (proprietorship), with one or more partners (partnership), or as a corporation (with at least three people needed to organize).

---

1) If you should decide to set up your own business, you may do it in one of the following ways:

a)_____

b)_____

c)_____

The single-owner or proprietorship form of business is set up when one person, alone, sets up his own business. By setting up a business without partners or others, there are certain advantages.

The first advantage of setting up the proprietorship form of business is that the owner is able to keep all the money made from operating the business. The money which is made from the business is called profit.

---

2) A first advantage of setting up the proprietorship form of business is that (a)_____

which is also called (b)_____.

In addition to keeping all of the profits of the business, another advantage of the proprietorship form of business is that the owner can operate it as he sees fit. This means that the owner manages the business in whatever way he likes best without being obligated to others.

3) Name two advantages of the proprietorship form of ownership. They are:

a. _____

b. _____

You have learned that keeping all the profits and managing the business in the manner decided by the owner are two advantages of a proprietorship. The third advantage of a proprietorship is that it is easy to organize or set up. In this form of business one does not need to acquire legal documents to be signed by all owners.

4) The first advantage of proprietorship is (a) _____ _____ and the second is (b) _____ _____. Another advantage is that it is _____ _____.

In addition to (1) keeping all the profits, (2) managing the business in the manner decided by the owner, and (3) ease of organization, the proprietorship has still another advantage - there are only a few laws to follow. In the corporation organization there are many restrictions to the operation of the business: however, with the proprietorship only local restrictions which all businesses must follow will apply.

5) Can you name all four advantages of a proprietorship?

a. _____

b. _____

c. _____

d. _____

In order to know which form of business is best, you should know the good points as well as the bad points of each form of business ownership. The first disadvantage of the proprietorship type of business is that the owner must pay for all losses. Just as the owner keeps all the profits, so must the owner pay for losses if they should happen.

6) What is the first disadvantage of a proprietorship?

_____.

In addition to taking losses, the owner in a proprietorship must pay for all losses even if he must sell his house or use his personal finances to do so. This disadvantage is called unlimited liability. Unlimited liability simply means that, when losses occur, the owner must pay for them even if he must use his personal finances or possessions to do so.

7) In addition to taking all losses of the business the owner must also take the money from his personal funds if the business does not have enough financial backing to cover the losses. This disadvantage is called _____ _____.

The first form of business was the proprietorship where only one person owns the business. The second form of business ownership is the partnership. The partnership is so called because at least two people own the business jointly.

8) The second form of business ownership which has been discussed is the (a) _____ where there are (b) _____ or more owners.

There are advantages and disadvantages of this form of ownership also. The first advantage of the partnership is that there is a more experienced management. The old saying that "two heads are better than one," is an advantage for each partner.

9) When the advantages of a partnership are discussed and it is said that "two heads are better than one," one is speaking about _____ .

In addition to increasing the management, the partnership form of business also provides more money for operating the company. When more people own the business, more money will be available to operate the business effectively.

10) State two advantages of the partnership. The first is (a) _____ and the second is (b) _____ .

As with any form of business ownership there are disadvantages as well as advantages. A strong disadvantage of the partnership is that there is unlimited liability, the same as in the proprietorship. This means that if there is a loss in the business, even personal items must be used to pay for the loss, as well as the money from the business.

11) A disadvantage of the partnership and the proprietorship is _____ _____.

As well as having unlimited liability, another disadvantage of the partnership is limited life. This means that when either partner dies the partnership is dissolved. In such case the business could no longer operate until legal matters are settled.

12) You now know of two disadvantages of the partnership form of business, and they are (a) _____ and (b) _____.

So far you have learned some advantages and disadvantages of proprietorships and partnerships. Next you will learn some advantages and disadvantages of the third kind of business ownership which is the corporation.

13) There are three types of business ownership. These are the proprietorship, the partnership, and the _____.

The first advantage of the corporation form of business ownership is limited liability. The owner or owners of a corporation buy stock in the company, but these owners are not required to pay for losses of the corporation.

14) The first advantage of the corporation is _____.

A second advantage of the corporation form of ownership is that it is easier to acquire more money to operate the business. To accomplish this, the corporation prints stock which is sold. Each person who buys stock owns a small piece of the business by contributing money to the corporation.

15) In addition to limited liability, another advantage of the corporation is that money can be raised to operate the business by _____.

In order to start a corporation, three people are required to organize it and sign a legal document called the "Articles of Incorporation." These three people then become officers in the company and decide how much stock will be sold. The law states there must be at least three persons to organize a corporation, however a larger group may qualify also.

16) In order to start a corporation, one must have at least _____ people.

One disadvantage of the corporation form of ownership is that it is complicated or difficult to set up. It takes a long time to write the agreement, set up a corporation, and organize the business.

17) One disadvantage of the corporation form of ownership is that it is _____.

In addition to being difficult to organize, the corporation is also bound by many federal and state laws.

18) In addition to being difficult to organize, another disadvantage of the corporation is that _____.

SMALL BUSINESS OPERATIONS
STUDY GUIDE ANSWER SHEET

1. a. Proprietorship
   b. Partnership
   c. Corporation

2. a. The owner keeps all the money he makes.
   b. Profits.

3. a. You can keep all the profits.
   b. You can manage the company any way you wish.

4. a. You get to keep all the profits.
   b. You manage the way you wish.
   c. Easy to organize.

5. a. Keep all the profits.
   b. Manage the way you wish.
   c. Easy to organize.
   d. Few laws to follow.

6. Owner must pay for all losses.

7. Unlimited liability.

8. a. Partnership
   b. Two

9. More management.

10. a. More management.
    b. More money to use in the business.

11. Unlimited liability.

12. a. Unlimited liability.
    b. Limited life.

13. Corporation.

14. Limited liability.

15. Selling stock.

16. Three.

17. Difficult to organize.

18. There are a lot of laws to follow.

SUPPLEMENTAL
TEACHING MATERIALS FOR IWE II
GENERALLY RELATED LESSONS
UNIT IX

Multi-Media:

Business Principles, presented by Educational Research Associates, authored by William R. Singleton. This individualized instruction program reviews the entire business and industry scene in America. It also ties in the influence of government and foreign market ramifications.

The first ten lessons cover the basic introduction to Business Principles. The roles of business in the economic development of America, sole proprietorships and partnerships, the corporate form of business organization, internal structure and management, basic marketing and promotion principles, as well as product transportation and documentation are covered.

The next group of lessons, lessons 11 through 20, emphasize the finance functions from an introduction to production through the research and development procedure. The accounting function as it relates to financing is covered in some detail with special attention paid to dividend policies, with credit and collection procedures receiving some attention in this section.

The last ten lessons in this program emphasize the functions of the office in any business organization. They examine the roles of the various factors within the business office. The relationship between government and industry is covered together with the social responsibility of business to the community.

The correlated syllabus helps to organize the student's notes for this program which is based on many actual company situations. It aids in the effective implementation of the Business Principles program on either an individual or a group instruction basis.

Includes: 30 lessons, 15 recordings, student syllabus, and teacher's guide and key.

Films:

1975 Catalog - Educational Motion Pictures, Audio-Visual Center, Indiana University, Bloomington, Indiana 47401.

What Is a Contract?. 10 min. CSC-240. Two boys learn about contract when they get summer jobs and buy a second-hand auto on time. Shows how a contract must have mutual assent of all parties, competent parties, a legal bargain, and consideration. Discusses oral and written contracts and emphasizes the importance of understanding every detail of a contract before agreeing to it.

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit IX
Lesson 2

SUBJECT: You As A Partner

OBJECTIVES: The student will be able to (1) explain what a limited partner is and does in the partnership, and (2) demonstrate how profits and losses may be shared in a partnership.

TEACHING AIDS: Overhead projector, film projector.

MATERIALS: Play money, transparencies, case problems.

REFERENCES: Mauser & Schwartz, American Business, An Introduction, 3rd edition. New York: Harcourt-Brace-Jovanovich, 1974.

Wathall, Wylie A., Getting Into Business. San Francisco: Canfield Press, 1975.

I. PREPARATION (of the learner)

Introduction:
1. What is a limited partner?
2. How are partnership profits and losses shared?

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. A Limited Partner: 1. One who is not liable for the debts of the business as a regular partner is. 2. Can lose what he invested only as in investor. 3. Cannot enter into the management of the firm. 4. May use limited partner to get more capital.	See Transparency IX-2-1 to demonstrate differences in partners.
B. Sharing of Partnership Profits and Losses. 1. If no agreement in writing, they are shared equally. 2. Most common method of sharing profits is according to the amount of investment of the owners.	See Transparency IX-2-2 for sharing of profits. See Transparency IX-2-3 for distribution of profits.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
B. Sharing of Partnership Profits and Losses. (continued)	
3. Another method of dividing profits is by taking into account the time devoted to the business (as well as investment)	See III. Application (B) for methods of emphasis.
4. Any way which the partners decide and write into the articles of co-partnership.	

III. APPLICATION

A. Have students list partnerships which they know about, especially those with limited partners.

B. Use case problems and role playing to illustrate how profits are distributed. Using play money, give three students an investment amount, then select an amount of profit and distribute it according to the investments of each student. Using play money again and an agreement of co-partnership, show students how each partner receives equal shares of the profit. One more example may be shown by giving one partner a salary and profits.

C. Have a guest speaker from a partnership (preferably an employer of one of the students) explain (1) how he distributes profits, and (2) how he got started, and (3) why he decided on a partnership.

IV. TEST

Students explain what a limited partner means.
Students explain the most common way of dividing profits in a partnership.
Students divide profits of a company where there is no written contract on distribution of profits.

SUGGESTED ACTIVITY: Field trip to a local partnership.

Play a game. (See game references listed at the back of this unit.)

PARTNERS

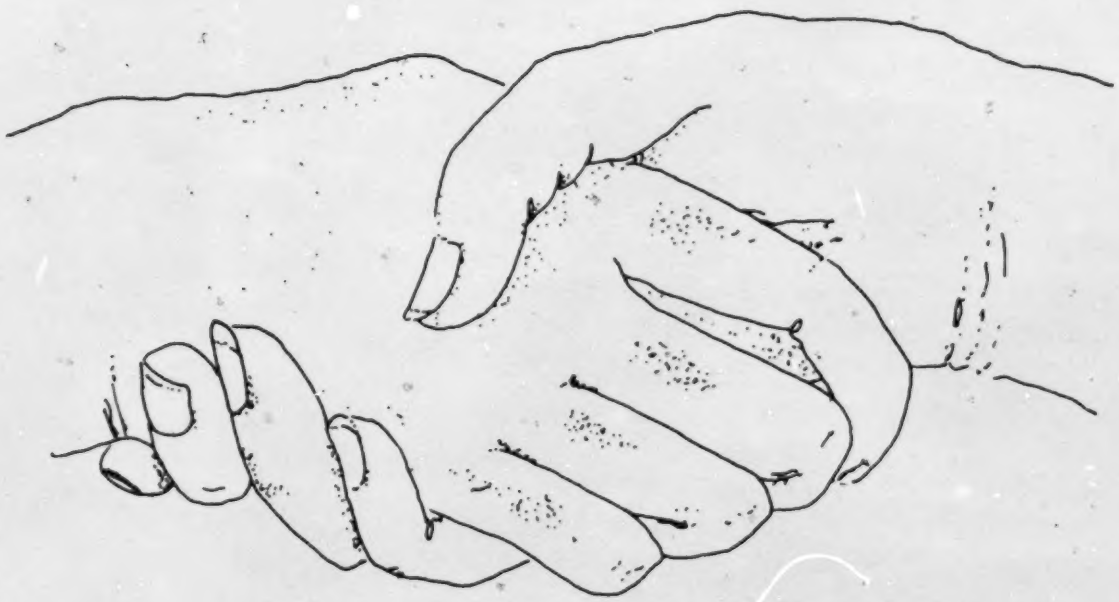
REGULAR
PARTNER

RECEIVES PROFITS
TAKES LOSSES
MANAGES BUSINESS

LIMITED
PARTNER

INVESTOR
RECEIVES PROFITS

PARTNERSHIPS



PARTNERS MAY SHARE EQUALLY
IF NOTHING IN WRITING— 50/50

Transparency IX-2-2

PARTNERSHIP PROFITS

PARTNER A	PARTNER B
INVESTS $ 1,000	INVESTS $ 2,000

PROFIT: $ 300

PARTNER A WOULD RECEIVE $ 100

PARTNER B WOULD RECEIVE $ 200

Transparency IX-2-3

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit IX
Lesson 3

SUBJECT: Corporations and You

OBJECTIVES: The student will be able to explain (1) how a corporation is basically organized, and (2) who controls the corporation.

TEACHING AIDS: Overhead projector, film projector.

MATERIALS: Transparencies and selected films. (See film listing at end of unit.)

REFERENCES: Pickle and Abrahamson, Introduction to Business, 2nd edition Pacific Palisades, Calif.: Goodyear Publishing Co., 1974.

I. PREPARATION (of the learner)

Introduction
1. How is a corporation organized?
2. Who controls the corporation?

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Organization of a Corporation.	
1. There must be a three member board of directors in the Articles of Incorporation.	Use Transparency IX-3-1 to illustrate A.1 and A.2.
2. There must be at least three officers: president, secretary, and treasurer.	Invite a speaker from a local small corporation to explain how he got started and why he chose corporation as the form of ownership. (A business which employs a student is preferable.)
3. The president must be on the board of directors.	
4. Stock is sold to gain capital to operate.	Use Transparency IX-3-2 to illustrate meaning of stock.
B. Control of a Corporation	
1. Basically controlled by board of directors.	Refer to Transparency IX-3-3 to illustrate how a corporation is organized and controlled.

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
B. Control of a Corporation (continued) 2. Board of directors are elected by stockholders; they are responsible to the stockholders. 3. The board of directors select the officers. 4. The officers then hire and fire employees on down the line.	

III. APPLICATION

A. Have students list local corporations with which they are familiar.

B. Bring in a local newspaper and show the stock market page to illustrate costs of stocks and how they fluctuate.

C. Bring in a speaker from a corporation (preferably from a corporation where a student is employed) to illustrate how it organized and why a corporation was chosen as the form of ownership.

D. Show a film on business organization. (See references.)

IV. TEST

1. Explain how many people are needed to start a corporation.

2. Explain how the corporation is organized.

3. Explain who controls the corporation.

SUGGESTED ACTIVITIES:

Visit a local corporation.
Play a game. (See list of references and games.)
Show a film on corporations. (See film references.)

INCORPORATION

NEED:

THREE PERSONS REPRESENTED ON THE BOARD OF DIRECTORS

NEED:

THREE OFFICERS—
PRESIDENT
SECRETARY
TREASURER

Transparency IX-3-1

STOCKS AND BONDS

STOCKS ARE SOLD...

TO GAIN CAPITAL...

TO OPERATE!!

Transparency IX-3-2

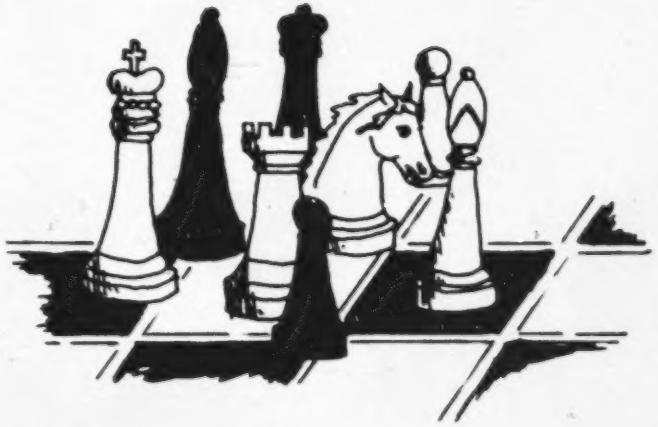
CONTROL OF A CORPORATION

BASICALLY CONTROLLED
BY BOARD OF DIRECTORS

BOARD OF DIRECTORS
ARE ELECTED BY STOCK-
HOLDERS AND THEY ARE
RESPONSIBLE TO STOCKHOLDERS

THE BOARD OF DIRECTORS
SELECTS THE OFFICERS

THE OFFICERS HIRE
THE EMPLOYEES



Transparency IX-3-3

SUGGESTED GAMES

The Community by H. J. Cramer

Science Research Associates
259 East Erie Street
Chicago, Illinois 60611

Time Required: 2 hours

Number of players: 3 - 24 participants;
1 - 8 teams

OVERVIEW:

By simulating a community which is primarily residential, with three industries in which many of the people work, this game has the teams assuming roles and making decisions similar to those in everyone's community. There is also local government. The team members must imagine themselves as employers and employees when deciding on wage levels; then must imagine themselves as government officials when deciding on tax rates. It is up to the team members, as taxpayers and officials, to determine how to spend tax monies. The object of the game is to create the most attractive, progressive community possible. The success of the teams making the most improvements and the prosperity of their industries is the basis for scoring. The team with the highest score wins. The relationship between industry, taxes, profits, community, welfare and wages becomes more clear as the game is played. The game allows the participant the opportunity:

(1) to become aware of some of the economic principles and problems involved in running a community;
(2) to become aware of the relationship between wages and profits;
(3) to become acquainted with the process by which public officials decide how to spend local revenues;
(4) to understand what happens to a community if an industry closes and welfare needs increase;
(5) to realize the importance of cooperation between business and the community.

Acquire (Author unknown)

3-M Company
St. Paul, Minnesota

Time Required: 1 - 1 1/2 hours

Number of Players: 2 - 6 participants

OVERVIEW:

The participant's objective is to become the wealthiest executive through formation of hotel chains. Each participant receives $6,000 and six hotels and play begins. When the game is concluded, the participants determine the worth of their stock and the wealthiest executive wins.

Game IX-3-4

SUGGESTED GAMES

The Game of Life (author unknown) — Milton Bradley Company, Springfield, Massachusetts

Time Required: 1 hour — Number of players: 2 - 8 participants

OVERVIEW:

A board game based primarily upon chance as players proceed through "life" earning, investing, insuring, marrying, propagating, borrowing and repaying, gambling, and generally amassing a fortune. The winner is determined by the participant with the greatest amount of cash. Board movements are dictated by the Wheel of Fate.

Wheels by Jordan, M.E., and Murphy, J.W. — Paul S. Amedon & Associates, Inc., 5408 Chicago Avenue, South, Minneapolis, Minnesota 55417

Time Required: 2 - 4 hours — Number of players: 1 minimum, no maximum

OVERVIEW:

Wheels is designed to provide the participants the opportunity to purchase an automobile and to maintain that purchase for a period of twelve months. The participant not only is involved in the purchase decision, but also determines the method of financing, kind of insurance protection, and provision for running expenses. As the simulation progresses, the participant encounters unexpected events including automobile accidents.

The simulation can be administered with or without the use of a computer.

Following the instructional unit, the participant should be able to:

(1) Exercise his freedom of choice in making a purchase so that he maximizes his personal satisfaction and attains the highest level of living possible.

(2) Plan his spending so as to provide for necessities before making purchases of fleeting value.

(3) Discover that the sum total of his expenditures is limited by his current income or the amount that he can borrow and safely repay from future income.

SUGGESTED GAMES

Scarcity and Allocation by Cranmer, H.J. Science Research Associates
259 East Erie Street
Chicago, Illinois 60611

Time Required: 2 hours

Number of Players: 2 minimum
no maximum

OVERVIEW:

The game is about a group of people that are shipwrecked on a desert island which is abundant with food and game. No modern conveniences were salvaged from the wreck. The main emphasis of the game is for the group to utilize their time in such a way that all of the efforts for survival are fulfilled and some time may be afforded to recreation or the development of better tools to lessen their toil in getting the job done of gathering fish, game and farmed foods.

The objectives of the game are for the groups to be able to adopt the economic concept of unlimited human wants versus limited resources. The problem that the groups must solve is to make choices as to what to produce, how much to produce, and when to produce these goods. The anticipated goal of the game is for the groups to develop tools they will need to lessen their tasks. To determine success, the participant who accumulates the greatest amount of "saved" hours and the number of hours needed to provide his daily food supply.

The Firm, by Cranmer, H. J. Science Research Associates
259 East Erie Street
Chicago, Illinois 60611

Time Required: 2 hours

Number of Players: 6 - 24 participants
1 - 4 teams

OVERVIEW:

The participants are organized into teams for the purpose of providing participants the opportunity to experience the economic principles of running a business. Role assignments are made and rotation among roles is encouraged. The participants are responsible for making decisions regarding price, quantity, loans and repayments. The winning team is identified as the one with the greatest profit and return on profit.

SUGGESTED GAMES

Executive Decision (Author unknown) — 3-M Company, St. Paul, Minnesota

Time Required: 1 hour — Number of Players: 2 - 6 participants

OVERVIEW:

Executive Decision is a simulation designed the provide the participant the opportunity to experience top-level corporate management decision-making. The participant is assigned the role of a top-level executive with the responsibility to purchase new materials necessary for production efforts and selling the finished goods at the best market price. At the close of the twelve time periods (each represents one month), the participants convert all assets to cash and the participant with the most money wins.

The simulation director should review the decisions made by the participant with the most cash and compare alternative decisions and consequences. Repetitive use should allow the participant the opportunity to improve his decision-making ability.

Starting A Small Business, by Gupta & Hamman — Prentice Hall Publishers, Englewood Cliffs, New Jersey

Time Required: 1 to 1 1/2 hours — Number of Players: 2 - 8 participants

OVERVIEW:

This game is designed to introduce the intricacies of decision-making in organizing and developing a small business. The simulation game helps the reader to understand the various responsibilities a small businessman has to face and the challenges generated by the market place under a capitalistic economic system. Allows concentration on the basic variables in business management such as: pricing, advertising, product; and an opportunity to test personal theories, or intuition. CONTENTS: A Fable. Objectives of the Game. Business Environment. Where the Money Goes. The Companies. The Market Place. The Fixed Variables. The Decision Variables. Criteria for the Winner.

SUPPLEMENTAL
TEACHING MATERIALS FOR IWE II
GENERALLY RELATED LESSONS
UNIT IX

Books

Baltz and Baltz, Fundamentals of Business Analysis. Englewood Cliffs, New Jersey: Prentice-Hall Publishers, 1970.

Broom and Longenecker, Small Business Management. Cincinnati: South-Western Publishing Company, 1975.

Durand, Robert, Business: Its Organization, Management, and Responsibilities. Englewood Cliffs, New Jersey: Prentice-Hall Publishers, 1970.

Glos, Steade, and Lowry, Business: Its Nature and Environment, An Introduction. Cincinnati: South-Western Publishing Company, 1976.

Hay, Gray and Gates, Business and Society; Cases and Text. Cincinnati: South-Western Publishing Company, 1976.

Hicks, Herbert G. and Gullett, C. Ray, Modern Business Management. New York: Harcourt Brace Jovanovich, Inc., 1974.

Mauser and Schwartz, American Business, An Introduction. New York: Harcourt Brace Jovanovich, Inc., 1974.

Pickle and Abrahamson, Introduction to Business, 2nd ed. Pacific Palisades, California: Goodyear Publishing Company, 1974.

Price, Musselman, and Hall, Gregg, General Business for Everyday Living, 4th ed. New York: McGraw Hill Publishers, 1972.

Spriegel, William, Principles of Business Organization and Operation, 3rd ed. Englewood Cliffs, New Jersey: Prentice-Hall Publishers, 1960.

Wathall, Wylie A.. Getting Into Business. San Francisco: Canfield Press, 1975.

Films: (continued)

Competition and Big Business. 13 min. CSC-649, CSC-649. Defines big business and analyzes its relationship to competition. Uses charts to define big business by comparing it to other forms of enterprise. Discusses the role of big business in terms of its effects upon the possibilities of developing new enterprises and shows the problem of monopoly in modern society.

The Entrepreneur, Part I 29 min. NET-2011. Presents three representatives of entrepreneurial activity who are questioned about their businesses. Opinions are offered concerning the risks involved in business, the rewards obtained, the worried present, and the type of social structure necessary to permit independent development of abilities.

The Entrepreneur, Part II. 29 min. NET-2012. Continues the examination of the entrepreneur from the Part I. Mr. Sunnen of Sunner Products Company describes his early failures; Mr. McDonnell of McDonnell Aircraft Corporation explains why he started his business fairly late in life; Mr. Wolff of Wolff-Taber Shoe Company tells why he does not retire and why it is important to work hard.

1975-76 Florida State University Films, Instructional Media Center, Tallahassee, Florida 32306.

It's Your Decision, Part I. 26 min. 304270. This film shows the problems associated with starting a new business and keeping it going, the special contributions and problems of management, investor and employee in the business. The film is designed to help the individual appreciate the freedom he has in America to make decisions for himself and the necessity of reaching decisions which are "right" on a long-term basis. A 1954 production.

It's Your Decision, Part II. 16 min. 209320. The necessity of replacing and expanding equipment to insure survival and growth in business is shown in this continuation of Part I. "We haven't been making enough to replace our worn-out equipment" is the cry of inflation. A 1954 production.

Market and the Individual. 30 min. 308020. Shows how abundantly the needs and wants of the American people are met through a business system of free choice.

Business and You Filmstrip Series, by Price and Hall, Gregg, McGraw-Hill Publishing Company, Hightstown, New Jersey, 1973.

IWE II

UNIT X

POST HIGH SCHOOL EDUCATION AND TRAINING

Developed By

John B. Moore

INSTRUCTOR'S LESSON PLAN
Generally Related Information

Unit X
Lesson 1

SUBJECT: Post High School Education and Training

OBJECTIVE: The student will be able to list his/her short and long range occupational goals as a result of involvement with the material and activities contained in this unit.

TEACHING AIDS: Chalkboard and overhead projector.

MATERIALS: Transparencies, simulations and games.

REFERENCES: Facing Facts About Vocational Education For Your Career. The Prudential Insurance Company of America.

Splaver, Sarah, Your Career, If You're Not Going To College. Julian Messner, Inc.

Planned Training - Your Future Security. U.S. Department of Labor. Bureau of Apprenticeship and Training.

I. PREPARATION (of the learner)

A. Explain the purpose of further education and training after high school, relating to the world of work.

B. Have each student list what his/her plans are for (1) further education or training, (2) a job after leaving high school. Have each student put his/her responses in an envelope, seal it, put his/her name on the outside, and turn it in to the teacher to hold until completion of the unit. This same exercise will be done at the end of the unit and a comparison made between the two sets of responses.

II. PRESENTATION (of the information)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Opportunities and Requirements For:	
1. Adult Evening Classes at Technical Centers a. Educational Requirements b. Cost c. Types of training offered.	Explore the possibilities of visiting a local technical center (if possible)

II. PRESENTATION (continued)

INSTRUCTIONAL TOPICS	KEY POINTS (things to remember to do or say)
A. Opportunities and Requirements For: (continued)	
2. Correspondence Schools a. Educational requirements b. Cost c. Types of training offered d. Advantages e. Disadvantages	Present printed materials and discuss all types of correspondence schools - advantages and disadvantages. Refer to Transparency X-1-1.
3. Armed Services a. Educational requirements b. Types of training offered c. Correspondence courses	Have recruiters from different branches of the armed services explain opportunities and educational requirements. Refer to Transparency X-1-2.
4. Proprietary Schools a. Types b. Cost c. Advantages d. Disadvantages	Refer to Transparency X-1-3.
5. Apprentice Programs a. Qualifications b. Lengths of apprenticeships c. Job opportunities in each field	Have representative from the Division of Apprenticeship, Virginia Department of Labor and Industry, explain programs, qualifications, apprenticeship programs and job opportunities in various fields. Refer to Transparency X-1-4.
6. Community Colleges a. Educational requirements b. Types of programs c. Cost d. Advantages	Present printed material about occupational/technical programs offered at a local community college. Visit the local college. Refer to Transparency X-1-5.
7. Business and Industry a. Requirements b. Types of programs c. Cost d. Advantages	Have a training supervisor from a local business or industry visit the class and explain operation of training programs for employees.
8. Goal Setting (Long Range)	STRESS: The importance of setting occupational goals and preparing to meet those goals. Refer to Transparency X-1-6.

III. APPLICATION

A. Have students participate in simulations and games dealing with careers, job experience, and goal setting.

B. Have students list their revised plans for (1) further education or training, (2) a job after leaving high school. Make a comparison between these and plans made at the beginning of the unit.

SUGGESTED ACTIVITIES:

A. Bring in guest speakers from various institutions, businesses, industries, and agencies to discuss opportunities for training and education.

B. Simulations and games.

CORRESPONDENCE SCHOOLS

ADVANTAGES

1. GO TO SCHOOL AT HOME IN YOUR SPARE TIME.
2. MANY TYPES OF PROGRAMS AND COURSES.
3. RECEIVE A CERTIFICATE UPON COMPLETION.

DISADVANTAGES

1. STUDENT IS TOTALLY ALONE WITHOUT INSTRUCTOR.
2. EASY TO LOSE INTEREST.
3. NOT EVERYONE CAN STUDY UNDER THIS CONDITION.
4. SOME CORRESPONDENCE SCHOOLS ARE NOT REPUTABLE.

Transparency X-1-1

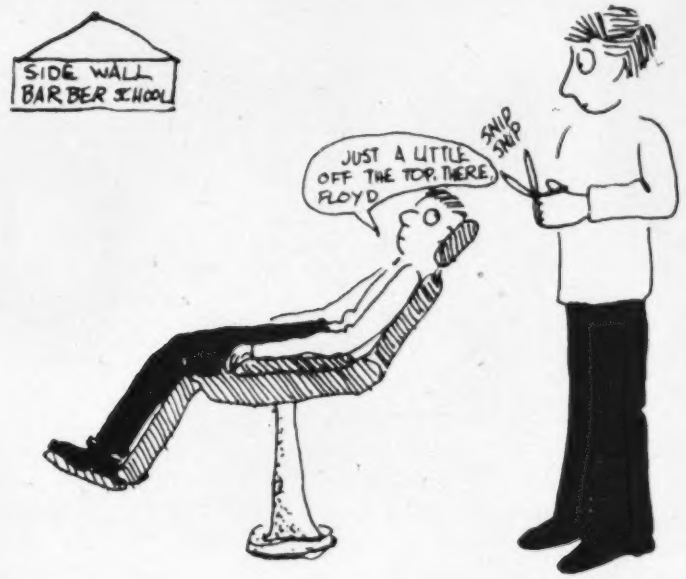
ARMED SERVICES

OPPORTUNITIES

1. COUNSELING SERVICES
2. HIGH SCHOOL COMPLETION
3. VOCATIONAL PROGRAMS
4. COLLEGE PROGRAMS
5. MILITARY OCCUPATIONAL SPECIALTY LIBRARIES
6. FULLY FUNDED PROGRAMS
7. G.I. BILL
8. JOB EXPERIENCE

Transparency X-1-2

PROPRIETARY SCHOOLS
(SCHOOLS RUN FOR PROFIT)



ADVANTAGES

1. MAY OFFER MORE CONVENIENT TIME ARRANGEMENTS THAN PUBLIC COMMUNITY COLLEGES AND TECHNICAL CENTERS.
2. NEW COURSES MIGHT START EVERY WEEK.
3. CLASSES ARE TOTALLY SKILL ORIENTED.
4. PLACEMENT SERVICES

DISADVANTAGES

1. A FEW ARE FLY-BY-NIGHT AND PROMISE FAR MORE THAN THEY DELIVER.
2. COSTS ARE USUALLY HIGHER THAN COMMUNITY COLLEGES AND TECHNICAL CENTERS.
3. THEORY IS NOT USUALLY EMPHASIZED.

Transparency X-1-3

CAN I BE AN APPRENTICE?

QUALIFICATIONS FOR APPRENTICESHIP

1. INTELLIGENCE
2. AMBITION
3. WILLINGNESS TO WORK HARD
4. DESIRE TO LEARN THE OCCUPATION
5. POSSESS ABOVE ORDINARY ABILITY TO WORK WITH HIS HANDS
6. BE ABLE TO PERFORM THE OPERATIONS REQUIRED IN HIS TRADE
7. SHOULD START AT AN EARLY AGE (16 TO 24 YEARS)
8. HIGH SCHOOL GRADUATES PREFERRED

Transparency X-1-4

ADVANTAGES

1. LOW COST
2. LIVE AT HOME
3. OPEN DOOR ADMISSION TO THE COLLEGE
4. GIVEN A CHANCE AFTER POOR HIGH SCHOOL RECORD
5. STRONG COUNSELING AND GUIDANCE PROGRAMS
6. BROAD CAREER COURSE AND PROGRAM OFFERINGS
7. WORK - STUDY PROGRAMS
8. CHOICE OF DAY, EVENING, AND WEEKEND CLASSES
9. EXCELLENT EMPLOYMENT OPPORTUNITIES AFTER GRADUATION

Transparency X-I-5

GOAL SELECTION

QUESTIONS

1. HOW MUCH EDUCATION DO I WANT?
2. HOW CAN I GET THE MOST OUT OF MY EDUCATION?
3. HOW DO I WANT TO USE MY EDUCATION?
4. WHAT CAREER DO I PURSUE?

SIMPLE MATHEMATICS

ONCE YOU HAVE DECIDED UPON A JOB/CAREER GOAL, THE FOLLOWING FORMULA SHOULD BE FOLLOWED TO REACH THAT GOAL:

JOB/CAREER GOAL = MOTIVATION + EDUCATION/TRAINING

+

SERIOUSNESS ABOUT MY FUTURE

Transparency X-I-6

SUPPLEMENTAL
TEACHING MATERIALS FOR IWE
GENERALLY RELATED LESSONS
UNIT X

Books

Bailey, Larry J., and Stadt, Ronald, Career Education: New Approaches To Human Development. Bloomington, Illinois: McKnight Publishing Company.

Bushnell, David S., Organizing For Change: New Priorities For Community Colleges. New York: McGraw Hill Book Company, 1973.

Drummond, Carl E., Going Right On: Information and Advice For Minority Students Who Want To Continue Their Education After High School. College Entrance Examination Board, Publications Order Office, Box 592, Princeton, New Jersey 08540. 1973.

Gleazer, Edmund J., Jr. This Is The Community College. Boston: Houghton Mifflin Co., 1968.

Lederer, Muriel, The Guide to Career Education. Quadrangle/The New York Times Book Co., New York 10022, 1974.

Splaver, Sarah, Your Career, If You're Not Going To College. New York: Julian Messner, Inc., 1963.

Yankelovich, Daniel, Changing Youth Values In The 70's: A Study Of American Youth.

Booklets

Apprenticeship Past and Present. Superintendent of Documents, United States Government Printing Office, Washington 25, D.C.

Apprentice Training in Virginia. Virginia Department of Labor and Industry, Division of Apprentice Training, P. O. Box 1814, Ninth Street Office Building, Richmond, Virginia 23214.

Facing Facts About Career Opportunities For The High School Graduate. The Prudential Insurance Company of America, Box 36, Public Relations Department, Newark, New Jersey 07101.

Facing Facts About the Two-Year College. The Prudential Insurance Company of America, Box 36 Public Relations Department, Newark, New Jersey 07101.

Facing Facts About Vocational Education For Your Career. The Prudential Insurance Company of America, Box 36 Public Relations Department, Newark, New Jersey 07101

Planned Training - - - Your Future Security. Superintendent of Documents, United States Government Printing Office, Washington 25, D.C. 20000.

Pamphlets

The High Cost Of Dropping Out. U. S. Government Printing Office, Washington, D.C. 20000.

Soldiers Guide To Educational Development In The Army. U. S. Government Printing Office, Washington, D. C. 20000.

Simulations and Games

The Career Game. Educational Progress Corporation, 8538 East 41st Street, Tulsa, Oklahoma 74145.

Job Experience Kits. Science Research Associates, 259 East Erie Street, Chicago, Illinois 60611.

Life Career. Western Publishing Company, Inc., School and Library Department, 150 Parish Drive, Wayne, New Jersey 07470.

The Wood Blocks Game. Training Development Center, 2 Pennsylvania Plaza, New York, New York 10001.